

Set	Items	Description
S1	73	AU=(CANDELORE B? OR CANDELORE, B?)
S2	370044	TV OR TELEVISION OR CABLETV
S3	30336	(SMART OR BANK OR CREDIT OR DEBIT OR CHARGE OR UNIVERSAL OR CHIP OR INTELLIGENT OR MAGNETIC OR STRIPE)()CARD? ? OR CREDITCARD? OR DEBITCARD? OR CHIPCARD? OR VISA OR MASTERCARD? OR BANKCARD?
S4	683533	PURCHAS? OR BUYING OR BUY? ? OR SOLD OR SELL? ? OR SELLING OR SALE? ? OR ORDER? ?
S5	690651	READING OR READER? ? OR READ? ?
S6	549377	ONLINE OR ON()LINE OR INTERNET OR INTRANET OR WEB? OR HOMEPAGE OR HOME()PAGE OR NETWORK? OR PORTAL? OR WWW OR CYBER?
S7	5375	S3(5N)S5
S8	121	S7 AND S2
S9	25	S8 AND S4
S10	15971	S6(5N)(S4 OR SHOP?)
S11	57	S10 AND S7
S12	23776	S5(2N)CARD? ?
S13	68	S12 AND S2 AND S4
S14	173	S10 AND S12
S15	89	S14 AND (S2 OR S3)
S16	63	(S9 OR S11 OR S13 OR S15) AND IC=G06F-017/60

? show file

File 344:Chinese Patents Abs Aug 1985-2004/Mar

(c) 2004 European Patent Office

File 347:JAPIO Nov 1976-2003/Nov(Updated 040308)

(c) 2004 JPO & JAPIO

File 350:Derwent WPIX 1963-2004/UD,UM &UP=200418

(c) 2004 Thomson Derwent

File 371:French Patents 1961-2002/BOPI 200209

(c) 2002 INPI. All rts. reserv.

16/5/1 (Item 1 from file: 347)  
DIALOG(R)File 347:JAPIO  
(c) 2004 JPO & JAPIO. All rts. reserv.

07512692 \*\*Image available\*\*

**HOMEPAGE** ADDRESS DISTRIBUTION SYSTEM, **SELLING** METHOD USING THE SYSTEM,  
AND METHOD FOR ISSUING INFORMATION STORAGE MEDIUM USED FOR THE SYSTEM

PUB. NO.: 2003-006515 [JP 2003006515 A]  
PUBLISHED: January 10, 2003 (20030110)  
INVENTOR(s): IKEDA ATSUSHI  
APPLICANT(s): NEC INFRONTIA CORP  
APPL. NO.: 2001-191017 [JP 2001191017]  
FILED: June 25, 2001 (20010625)  
INTL CLASS: **G06F-017/60** ; G06F-013/00; G06K-007/00; G06K-017/00;  
G06K-019/00

#### ABSTRACT

PROBLEM TO BE SOLVED: To enable a customer utilizing information terminal equipment installed in a convenience store or the like to acquire the URL of a desired homepage through electronic mail and to enable a store side to acquire and store the information of interests or the like regarding the customer and gather the data of customer management.

SOLUTION: When the customer retrieves a homepage by utilizing the information terminal equipment 3 installed in the convenience store or the like and makes the information terminal equipment 3 **read a magnetic card** 1 having the registration information of the customer as a member and the electronic mail address of the customer himself/herself recorded thereon from a **magnetic card reader** -writer 2 in the state of viewing the desired homepage, the information regarding the customer held in the **magnetic card** 1 and the URL of the homepage are transmitted to a center side information management device 4. In the center side information management device 4, a customer management file is arranged on the basis of the received information and the electronic mail in which appropriate advertisement information or the like is added to the previous URL information is prepared and distributed to the customer.

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16/5/2 (Item 2 from file: 347)  
DIALOG(R)File 347:JAPIO  
(c) 2004 JPO & JAPIO. All rts. reserv.

07483792 \*\*Image available\*\*

**AUTOMATIC VENDING MACHINE AND AUTOMATIC VENDING MACHINE SYSTEM**

PUB. NO.: 2002-352310 [JP 2002352310 A]  
PUBLISHED: December 06, 2002 (20021206)  
INVENTOR(s): ARAI KO  
APPLICANT(s): SANYO ELECTRIC CO LTD  
FUKIAGE FUJI JIHANKI KK  
APPL. NO.: 2001-160420 [JP 2001160420]  
FILED: May 29, 2001 (20010529)  
INTL CLASS: G07F-007/12; **G06F-017/60** ; G06K-017/00; G07F-005/22

#### ABSTRACT

PROBLEM TO BE SOLVED: To provide an automatic vending machine and an automatic vending machine system capable of preventing unauthorized

**purchases** by unqualified persons.

SOLUTION: A **network** system 10 for the automatic vending machine comprises a network 12 and a communication network 14. The network 12 is connected to a server computer 22 and the automatic vending machine 24 for selling qualified articles. The automatic vending machine 24 is provided with a **card reader** 34. When the qualified articles are purchased, a user inserts a **credit card** recording individual information to be used for an original use and sale permission information for the qualified articles into a **card reader** 34. The automatic vending machine 24 reads the sale permission information by the **card reader** 34 and judges whether the qualified articles can be sold or not. When the user is determined as a qualified person, sale of the qualified articles is permitted. When the user is determined as an unqualified person, sale of the qualified articles is inhibited.

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16/5/3 (Item 3 from file: 347)

DIALOG(R)File 347:JAPIO

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07455758 \*\*Image available\*\*

SIMPLE INPUTTING METHOD FOR CREDIT CARD NUMBER OR THE LIKE IN NETWORK SYSTEM

PUB. NO.: 2002-324273 [JP 2002324273 A]

PUBLISHED: November 08, 2002 (20021108)

INVENTOR(s): SUGIYAMA AKINARI  
KATO HIROYUKI  
SUGIYAMA HIROICHI  
KASAI SENICHI  
YABUSAKI KAZUMI

APPLICANT(s): TERUYA KK

APPL. NO.: 2001-126862 [JP 2001126862]

FILED: April 25, 2001 (20010425)

INTL CLASS: G07G-001/00; B42D-015/10; **G06F-017/60** ; G06K-007/00;  
G07G-001/12

#### ABSTRACT

PROBLEM TO BE SOLVED: To obtain a simple inputting method capable of easily and safely inputting a credit card number in the case of ordering merchandise or a service from a cyber mall, etc., in a network such as the Internet or inputting the credit card number, a merchandise number, etc., in the case of ordering merchandise through the **network** from a mail **shopping** catalog, etc.

SOLUTION: The credit card number, etc., is inscribed with a barcode on the front surface or the rear surface of the credit card, etc. In the mail shopping catalog, etc., the merchandise number, etc., of the merchandise is inscribed with a barcode. Furthermore, a pen-type barcode reader is connected to a network terminal device such as a personal computer, a portable telephone set coping with a network connected to the network such as the Internet and the barcode is read with the pen-type barcode **reader** , thereby the **credit card** number, etc., is inputted.

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16/5/4 (Item 4 from file: 347)  
DIALOG(R)File 347:JAPIO  
(c) 2004 JPO & JAPIO. All rts. reserv.

07281725 \*\*Image available\*\*  
TELEPHONE WITH CARD SETTLEMENT FUNCTION AND PORTABLE TERMINAL DEVICE WITH  
CARD SETTLEMENT FUNCTION

PUB. NO.: 2002-150191 [JP 2002150191 A]  
PUBLISHED: May 24, 2002 (20020524)  
INVENTOR(s): NODA HAJIME  
HIRANO KAZUHIRO  
APPLICANT(s): DISPARCE INC  
APPL. NO.: 2000-348116 [JP 2000348116]  
FILED: November 15, 2000 (20001115)  
INTL CLASS: G06F-017/60 ; G06K-017/00; H04Q-007/38

ABSTRACT

PROBLEM TO BE SOLVED: To make it possible to easily settle a price with a card.

SOLUTION: A portable telephone 21 with **card reading** function has a **card reading** part, transmits **card data read** by the **card reading** part and amount data on a purchase desired commodity to a server 25 for a card company via the Internet 22, and acquires **credit card**. When acquiring credit of the card company, the card data, the credit data and data on the purchase desired commodity are transmitted to a server 23 of an **on - line shop** to **order** the commodity.

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16/5/5 (Item 5 from file: 347)  
DIALOG(R)File 347:JAPIO  
(c) 2004 JPO & JAPIO. All rts. reserv.

07264879 \*\*Image available\*\*  
SYSTEM AND HOME TERMINAL DEVICE FOR ELECTRONICALLY RELAYING **ORDER**  
RECEIVING/CREDITING/SETTLEMENT IN ALL MAIL **ORDER** BUSINESS

PUB. NO.: 2002-133340 [JP 2002133340 A]  
PUBLISHED: May 10, 2002 (20020510)  
INVENTOR(s): SUGAWARA KAORU  
NAKADA YASUJI  
APPLICANT(s): TECHNICAL BRAINS CO LTD  
APPL. NO.: 2000-322085 [JP 2000322085]  
FILED: October 23, 2000 (20001023)  
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To relay crediting and settlement information by using apparatus at home, in various mail- **order** business such as **television shopping**, **Internet sales**, and a catalogue mail- **order sales**.

SOLUTION: A **purchaser** 1 possesses terminals 10 or 20 having a system wherein a **magnetic card /IC card reading** machine 11-1 or a non-contacting **card reading** machine 11-2 or an IC memory reading machine 11-3 is combined with a bi-directional **television** set 10-1 or a cellular phone 20-1 or a personal computer 50, and make the terminals 10 or

20 conduct credit reference of the **purchaser** 1, **order** receiving, settlement at the time of **purchasing** in the various mail- **order** business. Credit information and a **purchasing** price are directly sent to a relay center 30 by way of a telephone line network 40, a cellular phone network 41 and the like. The relay center 30 relays the received data to an outside institute 30-1 conducting credit reference and settlement, thereby confirming whether the **purchasing** is authenticated or not.

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**16/5/6 (Item 6 from file: 347)**

DIALOG(R)File 347:JAPIO

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07146884 \*\*Image available\*\*

SYSTEM AND METHOD FOR EASY SETTLEMENT BY PORTABLE TELEPHONE

PUB. NO.: 2002-015263 [JP 2002015263 A]

PUBLISHED: January 18, 2002 (20020118)

INVENTOR(s): HATAKEYAMA KOICHI

APPLICANT(s): NEC CORP

APPL. NO.: 2000-193647 [JP 2000193647]

FILED: June 28, 2000 (20000628)

INTL CLASS: **G06F-017/60** ; H04M-001/00; H04M-011/00; H04M-015/00;  
H04Q-007/38

#### ABSTRACT

PROBLEM TO BE SOLVED: To provide a portable telephone easy settlement system which facilitates the settlement of **on - line shopping** without any troublesome operation of a personal computer.

SOLUTION: When a portable telephone terminal 1 accesses an **on - line shopping** page, commodity information from the page is displayed on the display part 1a of the portable telephone terminal 1. When the user selects a desired commodity according to the commodity display information displayed on the display part 1a, a message instructing a **read** of a prepaid card, a **debit card**, etc., by a **card reader** part 21 is displayed and the user is urged to input a password by using the ten-key. After the **card**, etc., are **read** and the password is inputted, their information is sent to a server computer 6, and then after the reliability, etc., of their information is authenticated, the commodity is delivered from a delivery center 7 to the previously registered address of the user.

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**16/5/7 (Item 7 from file: 347)**

DIALOG(R)File 347:JAPIO

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05192067 \*\*Image available\*\*

MENU DEVICE

PUB. NO.: 08-147567 [JP 8147567 A]

PUBLISHED: June 07, 1996 (19960607)

INVENTOR(s): KAWAMURA TETSUYA

TAMURA TATSUHIKO

FURUBAYASHI YOSHINORI

YAMAMOTO YOSHINORI

SANO HIROSHI  
MINO YOSHIKO  
OKAFUJI MICHIKO  
SUKOTSUTO BURUTSUKU

APPLICANT(s): MATSUSHITA ELECTRIC IND CO LTD [000582] (A Japanese Company  
or Corporation), JP (Japan)  
APPL. NO.: 06-289701 [JP 94289701]  
FILED: November 24, 1994 (19941124)  
INTL CLASS: [6] G07G-001/12; **G06F-017/60**  
JAPIO CLASS: 29.4 (PRECISION INSTRUMENTS -- Business Machines); 45.4  
(INFORMATION PROCESSING -- Computer Applications)  
JAPIO KEYWORD: R011 (LIQUID CRYSTALS); R131 (INFORMATION PROCESSING --  
Microcomputers & Microprocessors)

#### ABSTRACT

PURPOSE: To make a menu **order** system multi-functional and to enrich  
services.

CONSTITUTION: A display device 2 is provided with touch switches 4 and 5  
for ordering a merchandise menu and receiving an **order**, the charge  
calculation of the ordered merchandise is made possible and further, the  
video display of a **TV** and a video tape is made possible. Also, a line  
connection means, a **card reader** 7 and a CD-ROM reader 8, etc., are  
provided and the display of the various kinds of information and  
communication are made possible.

**16/5/8 (Item 1 from file: 350)**

DIALOG(R)File 350:Derwent WPIX  
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016030519 \*\*Image available\*\*

WPI Acc No: 2004-188370/200418

#### **Method and system for offering coupon using IC card**

Patent Assignee: BIZMODELINE CO LTD (BIZM-N); CYBERCARD INC (CYBE-N)

Inventor: HONG J C; KIM J H; KIM J R; YOON J M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2003082183	A	20031022	KR 200220792	A	20020417	200418 B

Priority Applications (No Type Date): KR 200220792 A 20020417

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2003082183	A	1	G06F-017/60	

Abstract (Basic): KR 2003082183 A

NOVELTY - A method and a system for offering a coupon using an IC  
card are provided to issue the coupon of a buying article and to load  
the coupon to the IC card of a client by transmitting the **credit  
card** information and the **buying** article information to a **web  
server**.

DETAILED DESCRIPTION - The web server (100) issues the coupon  
proper to the buying information by receiving and referring the buying  
information and the IC card information of the client, and transmits it  
to the IC card of the client. A POS (Point Of Sale System) terminal  
(155) transmits the buying information of the client to the web server  
(100) by connecting to the web server (100) through the network, and  
having a calculation tool and an IC **card reader**. A VAN (Value Added  
Network) (165) certifies and processes the IC card and the buying

information. The client pays a buying price with the IC card at a member stored installing the IC **card reader** .

pp; 1 DwgNo 1/10

Title Terms: METHOD; SYSTEM; OFFER; COUPON; IC; CARD

Derwent Class: T01; T04; T05

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

**16/5/9 (Item 2 from file: 350)**

DIALOG(R) File 350:Derwent WPIX

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016010415 \*\*Image available\*\*

WPI Acc No: 2004-168266/200416

XRPX Acc No: N04-134234

**Computerized credit card information coupon marketing device, has point of sale device to transmit consumer identification information to coupon server computer that transmits coupon information to sale station**

Patent Assignee: RESTIS W R (REST-I)

Inventor: RESTIS W R

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20040024638	A1	20040205	US 2002209830	A	20020731	200416 B

Priority Applications (No Type Date): US 2002209830 A 20020731

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20040024638	A1	20	G06F-017/60	

Abstract (Basic): US 20040024638 A1

NOVELTY - The device has a credit information system to connect a point of sale device and a remote coupon server (A-107) computer. The point of sale device transmits a consumer identification information **read** from a **card** by a point of sale station, to the computer through the system. The coupon server computer transmits the coupon information associated with the consumer identification information to the station through the system.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a computerized coupon marketing method.

USE - Used in a computerized **credit card** information system with coupon coding information.

ADVANTAGE - The device allows the customers to automatically receive every coupon to which they are entitled, without being required to do **online shopping** , nor to clip and carry paper coupons. The device allows multi-level price adjustments, market segmentation, reduces administration and overhead costs and makes use of coupons more attractive to consumers, retailers and manufacturers.

DESCRIPTION OF DRAWING(S) - The drawing shows a block diagram of operation of a computerized coupon marketing device.

Register printer (A-100)

Register (A-101)

Bar code scanner (A-104)

Coupon website (A-106)

Coupon server (A-107)

pp; 20 DwgNo 1/11

Title Terms: COMPUTER; CREDIT; CARD; INFORMATION; COUPON; MARKET; DEVICE; POINT; SALE; DEVICE; TRANSMIT; CONSUME; IDENTIFY; INFORMATION; COUPON; SERVE; COMPUTER; TRANSMIT; COUPON; INFORMATION; SALE; STATION

Derwent Class: T01; T04; T05  
International Patent Class (Main): G06F-017/60  
File Segment: EPI

16/5/10 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015912359 \*\*Image available\*\*

WPI Acc No: 2004-070199/200407

XRPX Acc No: N04-056515

**Product and service demonstration coordination method involves instructing event operators to contact card administration system for activating smart cards used for purchasing item to conduct demonstration event**

Patent Assignee: COTTEN S (COTT-I); NAKKEN C (NAKK-I)

Inventor: COTTEN S; NAKKEN C

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030229583	A1	20031211	US 2001269047	P	20010215	200407 B
			US 2001305805	P	20010716	
			US 2001336340	P	20011018	
			US 200113826	A	20011207	

Priority Applications (No Type Date): US 200113826 A 20011207; US

2001269047 P 20010215; US 2001305805 P 20010716; US 2001336340 P 20011018

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 20030229583 A1 20 G06F-017/60 Provisional application US 2001269047

Provisional application US 2001305805

Provisional application US 2001336340

Abstract (Basic): US 20030229583 A1

NOVELTY - A product or service demonstration event is defined in a card administration system in response to demonstration even conduct request from a vendor. The event operators (105) are instructed to contact the card administration system in order to activate the **smart cards** provided by an event coordinator, and to use the activated cards for purchasing item for conducting the event.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) product or service demonstration event conduction method;
- (2) product or service demonstration event facilitation method; and
- (3) cards provision method.

USE - For coordinating demonstrations of product such as cooking utensil, paper plates, forks in retail shops and service such as travel service, financial service, real estate service and internet service.

ADVANTAGE - Product and service demonstrations are coordinated efficiently.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the product and service demonstration coordination system.

event operators (105)

retail store (106)

**card reading** device (201)

point-of- **sales network** (212)

cash register (240)



pp; 20 DwgNo 2/10  
Title Terms: PRODUCT; SERVICE; DEMONSTRATE; COORDINATE; METHOD; INSTRUCTION  
; EVENT; OPERATE; CONTACT; CARD; ADMINISTER; SYSTEM; ACTIVATE; SMART;  
CARD; PURCHASE; ITEM; CONDUCTING; DEMONSTRATE; EVENT  
Derwent Class: T01; T04; T05; V04  
International Patent Class (Main): **G06F-017/60**  
File Segment: EPI

**16/5/11** (Item 4 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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015865323 \*\*Image available\*\*  
WPI Acc No: 2004-023154/200402  
Related WPI Acc No: 2004-023149  
XRPX Acc No: N04-017926

**Shopping system transmits moving picture file of selected commodity to requested terminal, and transmits purchase order from terminal to commodity server**

Patent Assignee: DIGITAL NETWORK APPLIANCE KK (DIGI-N); DIGITAL NETWORK APPLIANCE INC (DIGI-N)

Inventor: TANAHASHI J

Number of Countries: 102 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200398933	A1	20031127	WO 2003JP6187	A	20030519	200402 B
JP 2004048635	A	20040212	JP 2002312742	A	20021028	200413

Priority Applications (No Type Date): JP 2002312742 A 20021028; JP 2002144344 A 20020520

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200398933	A1	J	97	H04N-007/173	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW

JP 2004048635	A	41	H04N-005/765
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Abstract (Basic): WO 200398933A1

NOVELTY - A dedicated terminal (14) is connected to **TV** (29), **card reader**, dedicated web browser, moving picture file reproducing unit and a remote controller. A center server (12) transmits advertisement moving picture file of the commodity, to the terminal (14), based on selected information of specific commodity. The commodity **order** information is transmitted to commodity server (16), based on **purchase** request.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) video rental system; and
- (2) interface system using picture distribution technique.

USE - Shopping system.

ADVANTAGE - The terminal receives information related to selected commodity, reliably so that the **order** is accordingly placed, thus enhancing transaction efficiency.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the shopping system. (Drawing includes non-English language text).  
center server (12)  
terminal (14)  
commodity server (16)  
Internet (18)

TV (29)  
user ID card (50)  
remote controller (52)  
pp; 97 DwgNo 3/17

Title Terms: SHOPPING; SYSTEM; TRANSMIT; MOVE; PICTURE; FILE; SELECT;  
COMMODITY; REQUEST; TERMINAL; TRANSMIT; **PURCHASE ; ORDER ;** TERMINAL;  
COMMODITY; SERVE

Derwent Class: T01; W02; W03

International Patent Class (Main): H04N-005/765; H04N-007/173

International Patent Class (Additional): **G06F-017/60**

File Segment: EPI

**16/5/12 (Item 5 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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015767609 \*\*Image available\*\*

WPI Acc No: 2003-829811/200377

XRPX Acc No: N03-662940

**Computer-based payment data transaction system has card reader including uniform expenditure code, which assigns code to card identified within specific area and transmits to server which processes transaction data**

Patent Assignee: CHEN YU ENTERPRISES LLC (CHEN-N); YU G J (YUGJ-I); YU M K (YUMK-I)

Inventor: YU G J; YU M K

Number of Countries: 102 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030144956	A1	20030731	US 200258618	A	20020128	200377 B
WO 200365163	A2	20030807	WO 2003US2667	A	20030127	200377
FR 2836259	A1	20030822	FR 2003730	A	20030123	200377

Priority Applications (No Type Date): US 200258618 A 20020128

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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US 20030144956	A1		19	G06F-017/60	
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WO 200365163	A2	E		G06F-000/00	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA  
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN  
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ  
OM PH PL PT RO RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU  
ZA ZM ZW

Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB  
GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT SD SE SI SK SL SZ TR TZ UG  
ZM ZW

FR 2836259	A1			G06F-017/60	
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Abstract (Basic): US 20030144956 A1

NOVELTY - A **card reader** (102) including uniform expenditure (UEX) assignment code (210a), and Internet protocol (IP) v6 address (210d), identifies area of communicating card (200a), assigns UEX code and transmits to server. The server generates payment summaries by

processing transaction data categorized according to the UEX code, and transmits to cardholders through Internet while storing processed information in database.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) card payment transaction assigning method;
- (2) expenditure category transmitting system;
- (3) payment transaction data transmitting method;
- (4) expenditure category receiving system;
- (5) payment transaction data recording method; and
- (6) global network addresses structured hierarchy utilizing system.

USE - For exchange of transaction data between payment devices and financial institutions through automatic teller machine (ATM) **networks** using point-of- **sale** terminal, automatic teller machine, personal computer, laptop computer, wearable computer device, wireless personal digital assistant, pager, cellular phone, cable **television**, stationary phone and consumer appliance, through facsimile, wired electronic transmission, wireless transmission, Internet, satellite, cable, personal digital assistant.

ADVANTAGE - Enables transacting payments between cardholders and financial institutions, reliably and quickly by utilizing universal expenditure code. Hence overall security is enhanced.

DESCRIPTION OF DRAWING(S) - The figure shows a dynamic presentation of payment card data transaction using UEX code.

**card reader** (102)  
card (200a)  
UEX assignment code (210a)  
IPv6 address (210d)  
UEX assignment program ((210e)  
pp; 19 DwgNo 2/5

Title Terms: COMPUTER; BASED; PAY; DATA; TRANSACTION; SYSTEM; CARD; READ; UNIFORM; EXPENDABLE; CODE; ASSIGN; CODE; CARD; IDENTIFY; SPECIFIC; AREA; TRANSMIT; SERVE; PROCESS; TRANSACTION; DATA

Derwent Class: T01; T04; T05; W01

International Patent Class (Main): G06F-000/00; **G06F-017/60**

International Patent Class (Additional): H04L-029/06

File Segment: EPI

**16/5/13 (Item 6 from file: 350)**

DIALOG(R) File 350:Derwent WPIX

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015761825 \*\*Image available\*\*

WPI Acc No: 2003-824027/200377

XRPX Acc No: N03-659357

**Trading system for purchasing goods through internet, records number specifying card or user other than credit card number in card**

Patent Assignee: HITACHI CREDIT KK (HITA-N); HITACHI LTD (HITA )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2003303309	A	20031024	JP 2002106605	A	20020409	200377 B

Priority Applications (No Type Date): JP 2002106605 A 20020409

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2003303309	A	45	G06F-017/60	

Abstract (Basic): JP 2003303309 A

NOVELTY - Number specifying the card (42) or user (4) other than

the **credit card** number is recorded in the card. Confirmation of the utilization of the card by the user is performed based on the number specifying the card or user extracted from the data read out from the card.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for trading program.

USE - Trading system for purchase of goods from store through communication network e.g. internet (claimed).

ADVANTAGE - Provides a highly safe system and improves security by eliminating the need for communicating the **credit card** number.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the transmission and reception of information in the trading system. (Drawing includes non-English language text).

affiliated shop (2)  
internet (3)  
user (4)  
server (10)  
personal computer (41)  
**credit card** (42)  
**card reader** (43)  
pp; 45 DwgNo 1/53

Title Terms: TRADE; SYSTEM; PURCHASE; GOODS; THROUGH; RECORD; NUMBER;  
SPECIFIED; CARD; USER; CREDIT; CARD; NUMBER; CARD  
Derwent Class: P76; T01; T05  
International Patent Class (Main): **G06F-017/60**  
International Patent Class (Additional): B42D-015/10; G06K-017/00  
File Segment: EPI; EngPI

**16/5/14 (Item 7 from file: 350)**

DIALOG(R)File 350:Derwent WPIX  
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015710750 \*\*Image available\*\*  
WPI Acc No: 2003-772950/200373  
XRPX Acc No: N03-619423

**Information leakage prevention system for credit card payment in shopping application, has host computer storing personal identification number and validity term corresponding to customer card which stores only card key data**

Patent Assignee: NEC CORP (NIDE )  
Number of Countries: 001 Number of Patents: 001  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2003271885	A	20030926	JP 200267945	A	20020313	200373 B

Priority Applications (No Type Date): JP 200267945 A 20020313

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2003271885	A	15	G06F-017/60	

Abstract (Basic): JP 2003271885 A

NOVELTY - A host computer (2) has database (7) storing personal identification number and validity term corresponding to customer card (4) which stores only card key data. A **reader** (5) **reads card** key from inserted card, which is correlated with corresponding data from database for authentication of the card. A communication unit (3) conveys authentication data to shop terminal (1) to allow execution of **credit card** payment.

USE - For preventing leakage of information corresponding to

**credit cards** , during payment in **internet** -based **shopping** applications.

ADVANTAGE - Since only the card key data is recorded in the **credit card** , unauthorized usage of other information such as PIN code and validity term related to **credit card** , by a third party, is prevented even if the card is lost.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the information leakage prevention system. (Drawing includes non-English language text).

shop terminal (1)  
host computer (2)  
communication unit (3)  
**credit card** (4)  
**card reader** (5)  
database (7)

pp; 15 DwgNo 1/11

Title Terms: INFORMATION; LEAK; PREVENT; SYSTEM; CREDIT; CARD; PAY; SHOPPING; APPLY; HOST; COMPUTER; STORAGE; PERSON; IDENTIFY; NUMBER; VALID ; TERM; CORRESPOND; CUSTOMER; CARD; STORAGE; CARD; KEY; DATA

Derwent Class: P76; T01; T05

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): B42D-015/10; G06K-017/00; G07G-001/12; G07G-001/14

File Segment: EPI; EngPI

**16/5/15** (Item 8 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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015650209 \*\*Image available\*\*

WPI Acc No: 2003-712392/200367

XRPX Acc No: N03-569935

**Card processing method e.g. for credit card for internet shopping, involves adding magnetic card swipe scanner to computer components, to read debit/credit/ bank cards inserted into personal computer**

Patent Assignee: DOUGHERTY GOODMAN M S (GOOD-I)

Inventor: DOUGHERTY GOODMAN M S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030182226	A1	20030925	US 200241842	A	20020319	200367 B

Priority Applications (No Type Date): US 200241842 A 20020319

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20030182226	A1	3	G06F-017/60	

Abstract (Basic): US 20030182226 A1

NOVELTY - A magnetic card swipe scanner is added to computer components e.g. monitor, modem, to **read debit/credit/ bank cards** inserted into a personal computer.

USE - For **reading credit/debit/ bank cards** through personal computer (PC) for **internet shopping** and **online service**. Also cards are used in supermarket, drug stores, shops and service stations.

ADVANTAGE - Eliminates the necessity of buyer to type his/her card details, thereby simplifying the **internet shopping** and **online services**.

DESCRIPTION OF DRAWING(S) - The figure shows a schematic view

illustrating the concept of **reading** credit/debit/ **bank** **cards**  
through PC.

pp; 3 DwgNo 1/1

Title Terms: CARD; PROCESS; METHOD; CREDIT; CARD; SHOPPING; ADD; MAGNETIC;  
CARD; SCAN; COMPUTER; COMPONENT; READ; DEBIT; CREDIT; BANK; CARD; INSERT;  
PERSON; COMPUTER

Derwent Class: T01; T04; T05

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

**16/5/16** (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015551754 \*\*Image available\*\*

WPI Acc No: 2003-613909/200358

**System for management assets and operating method thereof**

Patent Assignee: LG ELECTRONICS INC (GLDS )

Inventor: LEE J S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2003033488	A	20030501	KR 200165486	A	20011023	200358 B

Priority Applications (No Type Date): KR 200165486 A 20011023

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2003033488	A	1	G06F-017/60	

Abstract (Basic): KR 2003033488 A

NOVELTY - A system for management assets and an operating method thereof are provided to make a user easily confirm the corresponding particulars later on by making the user directly input the particulars of a **credit card** service or various account services.

DETAILED DESCRIPTION - The system comprises a **card reader** (100) respectively installed to a store, an operation server(200) operating a web site for managing the assets variation particulars of each customer on online, and a customer database server(300) for storing each customer information. The operation server(200) asks the customer to input a simple message relating to payment by linking with the **card reader** (100), receives the inputted message and the payment information, and issues a bill according to the received particulars. The **card reader** comprises a user interface(110) receiving the message from the customer, a transmitting part(120) connecting to the operation server(200) through the **online** in **order** to transmit the message to the operation server(200), and a display(130) displaying various kinds of information.

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; MANAGEMENT; OPERATE; METHOD

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

**16/5/17** (Item 10 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015511142 \*\*Image available\*\*

WPI Acc No: 2003-573289/200354

XRPX Acc No: N03-455825

**Wallet apparatus for internet shopping , reads image of several virtual cards from storage unit and displays the images to allow selection of specific card by user**

Patent Assignee: TOPPAN PRINTING CO LTD (TOPP )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2003196573	A	20030711	JP 2001398695	A	20011228	200354 B

Priority Applications (No Type Date): JP 2001398695 A 20011228

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2003196573	A		9 G06F-017/60	

JP 2003196573 A

Abstract (Basic): JP 2003196573 A

NOVELTY - A card storage unit (12) stores several virtual cards corresponding to **credit cards** . A display unit (13) **reads** and displays the image of the virtual cards to allow selection of a card by the user. A data delivery unit (15) reads the selected virtual card embedded with confidential information from the storage unit and delivers it to the external payment processor, during payment.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) wallet information management method; and
- (2) wallet information control program; and
- (3) computer-readable recorded medium storing wallet information control program.

USE - For assisting payment processing during **internet shopping** and electronic commerce.

ADVANTAGE - Facilitates users to select the card that is suitable for purchasing the goods from several virtual cards, thus enabling reliable payment processing in a simple manner.

DESCRIPTION OF DRAWING(S) - The figure shows a block diagram of the user terminal. (Drawing includes non-English language text).

card storage (12)  
display unit (13)  
card selection unit (14)  
data delivery unit (15)  
pp; 9 DwgNo 1/5

Title Terms: WALLET; APPARATUS; SHOPPING; READ; IMAGE; VIRTUAL; CARD;

STORAGE; UNIT; DISPLAY; IMAGE; ALLOW; SELECT; SPECIFIC; CARD; USER

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

**16/5/18 (Item 11 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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015493481 \*\*Image available\*\*

WPI Acc No: 2003-555628/200352

XRPX Acc No: N03-441303

**Internet enabled fuel dispenser device, has dispenser position providing resource identifier to specify host resource in communication network and**

**Internet access device to access host resource and retrieved data**

Patent Assignee: DODSON D (DODS-I); SMITH E (SMIT-I)

Inventor: DODSON D; SMITH E

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030065567	A1	20030403	US 2001317815	P	20010905	200352 B
			US 2002234499	A	20021202	

Priority Applications (No Type Date): US 2001317815 P 20010905; US  
2002234499 A 20021202

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20030065567	A1	9	G06F-017/60	Provisional application US 2001317815

Abstract (Basic): US 20030065567 A1

NOVELTY - The device (50) has a client computing device (52) having a browser program (54) to enable connection to a communication network .A dispenser position provides a resource identifier that specifies a host resource in the communication network. A Internet access device is coupled to computing device to access the host resource and receive the retrieved information from the device.

DETAILED DESCRIPTION - The dispenser device contains one uniform resource locator (URL) data and a retrieval mechanism with a **magnetic card reader** to retrieve the URL data from the device. The information retrieved from an accessed host resource includes a world wide web page document containing customer information relating to payment options.

USE - Used for refueling transaction in a fuel dispenser environment.

ADVANTAGE - The device facilitates the refueling customer to carry a single card type mechanism encoded with the URL of the customized financial **web** page in **order** to gain access to a variety of payment options.

DESCRIPTION OF DRAWING(S) - The drawing shows an Internet enabled fuel dispenser position.

Fuel dispenser device (50)

Client computing device (52)

Browser program. (54)

pp; 9 DwgNo 2/2

Title Terms: ENABLE; FUEL; DISPENSE; DEVICE; DISPENSE; POSITION; RESOURCE; IDENTIFY; SPECIFIED; HOST; RESOURCE; COMMUNICATE; NETWORK; ACCESS; DEVICE ; ACCESS; HOST; RESOURCE; RETRIEVAL; DATA

Derwent Class: T01; T05; X22

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

**16/5/19 (Item 12 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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015415648 \*\*Image available\*\*

WPI Acc No: 2003-477788/200345

**Integrated van system using very high speed network**

Patent Assignee: HM I & C CO LTD (HMIC-N)

Inventor: LEE S M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2003018239	A	20030306	KR 200151844	A	20010827	200345 B

Priority Applications (No Type Date): KR 200151844 A 20010827

Patent Details:



Patent No Kind Lan Pg Main IPC Filing Notes  
KR 2003018239 A 1 G06F-017/60

Abstract (Basic): KR 2003018239 A

NOVELTY - An integrated VAN(Value Added Network) system using a very high speed network is provided to supply an economical profit to member stores by reducing a rental fee of a line being connected to an operation server.

DETAILED DESCRIPTION - A plurality of member store clients include an integrated agent. An operation server is connected to the member store clients through the **Internet** and stores personal information, **purchase** information of consumers of member stores, and client relation managing information. A gateway module(114) divides a single line very high speed network having an official Internet address into multi lines having a private Internet address, and connects each line to the operation server independently. A **credit card** inquiring module(116) controls a **credit card** controller, **reads** information from a **read credit card**, transmits the information to the operation server, and receives an approval from a card company server. A **credit card** information check module(118) checks whether approved card company **credit card** information is identified with **credit card** information stored in the member store client. A consumer database(124) stores personal information and purchase information of a consumer of a corresponding member store client in a consumer database(124) and transmits the information to the operation server. A CRM(Customer Relationship Management) analysis module(122) analyzes purchase information stored in the consumer database(124) and stores client relation managing information to a CRM information database(126). A control module(112) controls operations of the above modules, controls storage of data in the consumer database(124) and the CRM information database(126), and controls a reading of the data.

pp; 1 DwgNo 1/10

Title Terms: INTEGRATE; VAN; SYSTEM; HIGH; SPEED; NETWORK  
Derwent Class: T01; T05  
International Patent Class (Main): **G06F-017/60**  
File Segment: EPI

**16/5/20 (Item 13 from file: 350)**

DIALOG(R)File 350:Derwent WPIX  
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015187319 \*\*Image available\*\*  
WPI Acc No: 2003-247852/200324  
XRPX Acc No: N03-197050

**Anonymous ordering system for ordering TV and related pay-per-view items uses intermediary to allow anonymous ordering of content**

Patent Assignee: NDS LTD (NDSN-N)

Inventor: TSURIA Y

Number of Countries: 098 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 2002100150	A2	20021219	WO 2001IL1048	A	20011112	200324 B

Priority Applications (No Type Date): US 2001297619 P 20010611

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes  
WO 2002100150 A2 E 11 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA  
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN

IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ  
OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA  
ZW  
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

Abstract (Basic): WO 2002100150 A2

NOVELTY - A kiosk (120) has a **reader** to **read** a **smart card** (110) and communication apparatus to communicate with a head-end (130) in **order** to **purchase** authorization of an indicated item. After confirming authorization of payment, the kiosk sends an authorization request and a random number to the head-end, that can transmit an authorization to grant the request as a disguised authorization. The smart card is then taken home and inserted into a set top box to view the selected content.

DETAILED DESCRIPTION - AN INDEPENDENT CLAIM is included for a method of anonymously ordering pay-per-view **TV** content.

USE - Anonymous ordering of **TV** pay-per-view items.

DESCRIPTION OF DRAWING(S) - The drawing shows the system

Smart card (110)

Kiosk (120)

Head-end (130)

pp; 11 DwgNo 1/3

Title Terms: **ORDER** ; **SYSTEM**; **ORDER** ; **TELEVISION** ; **RELATED**; **PAY**; **PER**;  
**VIEW**; **ITEM**; **INTERMEDIARY**; **ALLOW**; **ORDER** ; **CONTENT**

Derwent Class: T01; T04; W02

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

16/5/21 (Item 14 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015153121 \*\*Image available\*\*

WPI Acc No: 2003-213648/200321

XRPX Acc No: N03-170382

**Electronic transaction system for teleshopping, transmits credit information and purchasing price directly to relay center**

Patent Assignee: TECH BRAINS KK (TEBR-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002133340	A	20020510	JP 2000322085	A	20001023	200321 B

Priority Applications (No Type Date): JP 2000322085 A 20001023

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2002133340	A		7	G06F-017/60	

Abstract (Basic): JP 2002133340 A

NOVELTY - A **purchaser** terminal including a **card reader** connected with bidirectional **TV** set, cellular phone, personal computer, transmits credit information and **purchasing** price directly to a relay center (30). The relay center transmits the received data to an outside institute where credit references, settlements are performed after confirming the authentication of the **purchaser**.

USE - Electronic transaction system for teleshopping, **internet sales**, catalog mail **order sales**, etc.

ADVANTAGE - Relays crediting and settlement information using home

terminal reliably.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the mail **order** business system. (Drawing includes non-English language text).

home terminals (10,20)

relay center (30)

pp; 7 DwgNo 1/1

Title Terms: ELECTRONIC; TRANSACTION; SYSTEM; TRANSMIT; CREDIT; INFORMATION  
; **PURCHASE** ; PRICE; RELAY

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

**16/5/22 (Item 15 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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015143913 \*\*Image available\*\*

WPI Acc No: 2003-204440/200320

XRPX Acc No: N03-162903

Credit card **authorization system for payment in shop, authorizes credit card user, based on comparison of area registered by credit card owner and present installation area of mobile terminal**

Patent Assignee: FUJITSU LTD (FUJIT )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002366865	A	20021220	JP 2001169327	A	20010605	200320 B

Priority Applications (No Type Date): JP 2001169327 A 20010605

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2002366865	A	18	G06F-017/60	

Abstract (Basic): JP 2002366865 A

NOVELTY - A reader (200) **reads** the information from a **credit card** , and transmits the information with card number and telephone number of a circuit connected with the **card reader** . The area within a transfer network of a mobile terminal (400) registered by **credit card** owner and present installation area of the mobile terminal are compared, based on which the **credit card** user is authorized.

USE - For use in **shop** for enabling payment through **Internet** .

ADVANTAGE - Improves the reliability, since the **credit card** user is authorized efficiently. Improves the security.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the **credit card** authorization system. (Drawing includes non-English language text).

Reader (200)

Mobile terminal (400)

pp; 18 DwgNo 1/14

Title Terms: CREDIT; CARD; AUTHORISE; SYSTEM; PAY; SHOP; AUTHORISE; CREDIT;  
CARD; USER; BASED; COMPARE; AREA; REGISTER; CREDIT; CARD; OWNER; PRESENT;  
INSTALLATION; AREA; MOBILE; TERMINAL

Derwent Class: T01; T05; W01

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): G07G-001/12; H04M-003/42

File Segment: EPI

16/5/23 (Item 16 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015136020 \*\*Image available\*\*

WPI Acc No: 2003-196545/200319

XRPX Acc No: N03-155868

**Mobile transaction system - use PDA to provide user with functions of payment and inquiry of financial information**

Patent Assignee: INVENTEC BESTA CO LTD (INVE-N)

Inventor: CHEN J; CHEN J W

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
TW 482971	A	20020411	TW 2000119587	A	20000922	200319 B

Priority Applications (No Type Date): TW 2000119587 A 20000922

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
TW 482971	A		G06F-017/60	

Abstract (Basic): TW 482971 A

NOVELTY - A mobile transaction system use personal data assistant (PDA) to provide user with functions of payment and inquiry of financial information. The system includes a PDA, a mobile phone and a **card reader**. After user **purchases** on **web** via PDA, **card reader** can be used to **read card** (such as **bank card** or **credit card**) holder's message. Furthermore, to use mobile phone forwarding the card payment message through **internet** to **shopping website**, allowing **shopping website** to use the card message for payment claim of financial corporation's payment system. The convenience for user to pay after **purchasing** through **internet** can be enhanced.

DwgNo 1/1

Title Terms: MOBILE; TRANSACTION; SYSTEM; USER; FUNCTION; PAY; ENQUIRY; FINANCIAL; INFORMATION

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G07F-019/00

File Segment: EPI

16/5/24 (Item 17 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015118126 \*\*Image available\*\*

WPI Acc No: 2003-178649/200318

XRPX Acc No: N03-140454

**Non-contact information input method for purchasing goods in cyber mall, involves inputting bar code information read from credit card using pen type bar code reader connected to computer**

Patent Assignee: TERUYA KK (TERU-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002324273	A	20021108	JP 2001126862	A	20010425	200318 B

Priority Applications (No Type Date): JP 2001126862 A 20010425

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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JP 2002324273 A 5 G07G-001/00

Abstract (Basic): JP 2002324273 A

NOVELTY - The method involves **reading** bar code information in a **credit card** (5), a catalog, etc., using a pen type bar code reader (3) connected to a personal computer (2) or a mobile telephone (6) which is connected to Internet (1).

USE - For inputting bar code information from **credit card**, catalog, to network system for ordering goods from a cyber mall in Internet.

ADVANTAGE - Bar code information is input easily and safely.

DESCRIPTION OF DRAWING(S) - The figure shows a systematic diagram of the information inputting method. (Drawing includes non-English language text).

Internet (1)

Personal computer (2)

Pen type bar code reader (3)

**Credit card** (5)

Mobile telephone (6)

pp; 5 DwgNo 1/5

Title Terms: NON; CONTACT; INFORMATION; INPUT; METHOD; PURCHASE; GOODS; MALL; INPUT; BAR; CODE; INFORMATION; READ; CREDIT; CARD; PEN; TYPE; BAR; CODE; READ; CONNECT; COMPUTER

Derwent Class: P76; T01; T04; T05

International Patent Class (Main): G07G-001/00

International Patent Class (Additional): B42D-015/10; **G06F-017/60** ;

G06K-007/00; G07G-001/12

File Segment: EPI; EngPI

**16/5/25 (Item 18 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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015104025 \*\*Image available\*\*

WPI Acc No: 2003-164542/200316

**Payment method using disposable card number**

Patent Assignee: DARIMTECH CO LTD (DARI-N)

Inventor: LEE Y J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002073859	A	20020928	KR 200113745	A	20010316	200316 B

Priority Applications (No Type Date): KR 200113745 A 20010316

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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KR 2002073859	A		1 G06F-017/60	
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Abstract (Basic): KR 2002073859 A

NOVELTY - A payment method using a disposable card number is provided to prevent a **credit card** from being used by other person illegally by evading an exposure of **credit card** information when a payment is performed.

DETAILED DESCRIPTION - A user moves to a payment page of an **Internet** service site for **buying** a commodity or using a service(S101). The user operates a payment software stored in one's PC, and connects to a web payment server and performs a log-in process(S102). The web payment server authenticates a **credit card** of the user by retrieving stored information(S103). In the case that

the user wishes to request a payment of an Internet service, the web payment server creates a disposable card number and issues the number(S104,S105). The card number is automatically inputted in a disposable card number inputting space on a payment page of the Internet service site(S106). The Internet service site transmits the card number to a financial institution and requests an approval to the user's payment(S107). The financial institution transmits the card number to the web payment server(S108). The web payment server **reads** the **card** number, and transmits the card number to the financial institution with a **credit card** number of the user stored in a database unit(S109,S110). The financial institution judges whether the corresponding **credit card** is normal. If the corresponding **credit card** is normal, the financial institution transmits a payment approval confirmation on the Internet site(S111).

pp; 1 DwgNo 1/10

Title Terms: PAY; METHOD; DISPOSABLE; CARD; NUMBER

Derwent Class: T01; T04; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

16/5/26 (Item 19 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014997200 \*\*Image available\*\*

WPI Acc No: 2003-057715/200305

XRFX Acc No: N03-044742

**Item purchase enabling system includes card reader which reads information from user's credit card and forwards read information to commerce device**

Patent Assignee: CANDELORE B L (CAND-I); CHANG M S (CHAN-I); COLSEY N (COLS-I); EYER M K (EYER-I); GOLDEN D I (GOLD-I); KRISHNAN A (KRIS-I); PROEHL A M (PROE-I); SHINTANI P R (SHIN-I); YANG D K L (YANG-I); ZUSTAK F J (ZUST-I)

Inventor: CANDELORE B L; CHANG M S; COLSEY N; EYER M K; GOLDEN D I;

KRISHNAN A; PROEHL A M; SHINTANI P R; YANG D K L; ZUSTAK F J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020133413	A1	20020919	US 2001801291	A	20010307	200305 B

Priority Applications (No Type Date): US 2001801291 A 20010307

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20020133413	A1	10	G06F-017/60	

Abstract (Basic): US 20020133413 A1

NOVELTY - A commerce device connected to a **television** (24), provides **television** signals representative of a number of items offered for **sale**, to the **television**, so as to enable the items offered for **sale** to be displayed on a display screen. A **card** reader **reads** the information from user's **credit card** and forwards the **read** information to the commerce device.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for item **purchase** enabling method.

USE - For enabling a user to **purchase** item displayed on display screen of **television**.

ADVANTAGE - Reduces the likelihood of fraud during the **purchase** of items by forwarding information **read** from user's **credit card**

to commerce device.

DESCRIPTION OF DRAWING(S) - The figure shows the system block diagram of item **purchase** enabling system.

**Television** receiver (24)

pp; 10 DwgNo 1/3

Title Terms: ITEM; **PURCHASE** ; ENABLE; SYSTEM; CARD; READ; READ;

INFORMATION; USER; CREDIT; CARD; FORWARD; READ; INFORMATION; DEVICE

Derwent Class: T01; T05; W02; W03

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

**16/5/27 (Item 20 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

(c) 2004 Thomson Derwent. All rts. reserv.

014956743 \*\*Image available\*\*

WPI Acc No: 2003-017257/200301

XRPX Acc No: N03-013151

**Electronic commerce system has financial institution that supplies smart card to telephone service provider for provision to customers for purchasing goods/services through Internet**

Patent Assignee: PHILLIPS J (PHIL-I); CITIBANK NA (CITI-N)

Inventor: PHILLIPS J

Number of Countries: 100 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020123965	A1	20020905	US 98113632	A	19981222	200301 B
			US 99168031	A	19991130	
			US 2000205318	A	20000518	
			US 2001270340	A	20010221	
			US 200278669	A	20020221	
WO 200269085	A2	20020906	WO 2002US4961	A	20020221	200301

Priority Applications (No Type Date): US 200278669 A 20020221; US 98113632 P 19981222; US 99168031 P 19991130; US 2000205318 P 20000518; US 2001270340 P 20010221

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020123965	A1	12		G06F-017/60	Provisional application US 98113632
					Provisional application US 99168031
					Provisional application US 2000205318
					Provisional application US 2001270340

WO 200269085 A2 E G06F-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

Abstract (Basic): US 20020123965 A1

NOVELTY - A financial institution supplies a **smart card** to a telephone service provider for provision to a customer. The **smart card** provided to the customer having a mobile telephone (10) connected to a **card reader** , is used to **purchase** goods/services over **Internet** (36).

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for

transaction establishment method.

USE - Electronic commerce system.

ADVANTAGE - Eliminates the need to carry a large number of cash, credit and **debit cards**, thus provides a secure purchase environment for customers.

DESCRIPTION OF DRAWING(S) - The figure shows the electronic commerce system.

Mobile telephone (10)

Internet (36)

pp; 12 DwgNo 4/4

Title Terms: ELECTRONIC; SYSTEM; FINANCIAL; INSTITUTION; SUPPLY; SMART; CARD; TELEPHONE; SERVICE; PROVISION; CUSTOMER; PURCHASE; GOODS; SERVICE; THROUGH

Derwent Class: T01; T04; T05; W01

International Patent Class (Main): G06F-000/00; **G06F-017/60**

File Segment: EPI

**16/5/28 (Item 21 from file: 350)**

DIALOG(R) File 350:Derwent WPIX

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014788305 \*\*Image available\*\*

WPI Acc No: 2002-609011/200265

XRPX Acc No: N02-482231

**Payment transaction system e.g. for Internet, where orders are affected for payment with identification by smart card data and fingerprint**

Patent Assignee: DIREKTGIRO AB (DIRE-N); FLINK ADMINISTRATION AB (FLIN-N)

Inventor: FLINK S

Number of Countries: 101 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200267172	A1	20020829	WO 2002SE285	A	20020219	200265 B
SE 200100598	A	20020823	SE 2001598	A	20010222	200275
EP 1370999	A1	20031217	EP 2002712582	A	20020219	200402
			WO 2002SE285	A	20020219	

Priority Applications (No Type Date): SE 2001598 A 20010222

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200267172 A1 E 11 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

SE 200100598 A G06F-017/60

EP 1370999 A1 E G06F-017/60 Based on patent WO 200267172

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR

Abstract (Basic): WO 200267172 A1

NOVELTY - Payment transaction system comprises payment terminals and a distribution centre that can be connected to the terminal and to a monetary institution of financial establishment. Each payment terminal (11,12,13,1n) has its individual account (111,121) in the monetary establishment (14,16) and includes: device (112,122) for **reading** and sending **card** numbers to the distribution centre (10) for



activating an identity code corresponding to earlier sent card number; a device for reading a identity code (payer fingerprint); and device for opening the individual account (111,121) in the monetary institution (14,16) when agreement is found between the activated identity code and the read identity code.

DETAILED DESCRIPTION - Each terminal also includes devices (113,123) for making the payment concerned, upon receipt of a balance signal from the individual account (111,121) in the monetary institution (14,16). Each payment terminal and the distribution centre include device (101,111) for making a comparison between the activated identity code and the read identity code.

USE - For Internet.

ADVANTAGE - Is suitable for newly established banks who may find difficulty in being included in existing payment systems. Moreover, the payment system will satisfy the demand for an effective e-commerce payment system. The system is also extremely secure as a result of the use of fingerprints and negates the risk of a user forgetting his/her digital code. It will also provide all interesting alternative for shop/card users.

DESCRIPTION OF DRAWING(S) - The diagram illustrates an inventive system that comprises payment terminals, a distribution centre and monetary institutions

payment terminals (11,12,13,1n)

pp; 11 DwgNo 1/3

Title Terms: PAY; TRANSACTION; SYSTEM; ORDER; AFFECT; PAY; IDENTIFY; SMART; CARD; DATA; FINGERPRINT

Derwent Class: T01; T04; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

16/5/29 (Item 22 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014776143 \*\*Image available\*\*

WPI Acc No: 2002-596849/200264

**Card settlement system for electronic commerce**

Patent Assignee: NETMEDIATECHNOLOGY CO LTD (NETM-N)

Inventor: KIM B G

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002019743	A	20020313	KR 200052766	A	20000906	200264 B

Priority Applications (No Type Date): KR 200052766 A 20000906

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2002019743	A	1	G06F-017/60	

Abstract (Basic): KR 2002019743 A

NOVELTY - A card settlement system for electronic commerce is provided to transmit credit information of a **purchaser**, used in an electronic commerce settlement, to a credit information company, a card company, or a bank by making the **card** directly **read**.

DETAILED DESCRIPTION - A card settlement system for electronic commerce consists of a **card reader** (100), a ~~set-top box~~ (110), a **television** (120), a remote controller (130), and a keyboard (140). The **card reader** (100) **reads card** information stored at the magnetic stripe of a card. The set-top box (110), connected with the Internet (150), receives and processes information from servers

connected with the Internet and outputs it through the **television** (120). Also the set-top box(110) transfers the **card** information **read** at the **card reader** (100) and the information of the presently connected electronic commerce web site to a credit information provisioning system(160) through the Internet(150). The **television** (120) outputs the information provided from the set-top box(110) into a picture. The remote controller(130) and the keyboard(140) transfer a user's intention to the set-top box(110).

pp; 1 DwgNo 1/10

Title Terms: CARD; SETTLE; SYSTEM; ELECTRONIC

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

**16/5/30 (Item 23 from file: 350)**

DIALOG(R) File 350:Derwent WPIX

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014721622 \*\*Image available\*\*

WPI Acc No: 2002-542326/200258

XRPX Acc No: N02-429649

**Mobile telephone for on - line shopping , transmits credit data, card data and purchase data to server of shop, when credit of card firm is received**

Patent Assignee: DISPERSE KK (DISP-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002150191	A	20020524	JP 2000348116	A	20001115	200258 B

Priority Applications (No Type Date): JP 2000348116 A 20001115

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2002150191	A	7	G06F-017/60	

Abstract (Basic): JP 2002150191 A

NOVELTY - The mobile telephone (21) includes a **card reader** to **read** the **card** data. The card data and purchase data are transmitted to a server (25) of a card firm through **Internet** (22). The **purchase** data, credit data and card data are transmitted to a server (23) of an **on - line shop** , when the credit of the card firm is obtained.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for portable terminal.

USE - Mobile telephone with accounts settlement function, used for performing **on - line shopping** of goods through **Internet** .

ADVANTAGE - The input operation of user during **on - line purchasing** of goods is made easy. The accounts settlement is performed easily using the **credit card** . Hence the efficiency of **on - line shopping** is improved.

DESCRIPTION OF DRAWING(S) - The figure shows an explanatory drawing of performing **on - line shopping** through the **Internet** . (Drawing includes non-English language text).

Mobile telephone (21)

Internet (22)

Servers (23,25)

pp; 7 DwgNo 2/4

Title Terms: MOBILE; TELEPHONE; LINE; SHOPPING; TRANSMIT; CREDIT; DATA;

CARD; DATA; PURCHASE; DATA; SERVE; SHOP; CREDIT; CARD; FIRM; RECEIVE

Derwent Class: T01; W01

International Patent Class (Main): G06F-017/60  
International Patent Class (Additional): G06K-017/00; H04Q-007/38  
File Segment: EPI

16/5/31 (Item 24 from file: 350)

DIALOG(R) File 350: Derwent WPIX

(c) 2004 Thomson Derwent. All rts. reserv.

014719792 \*\*Image available\*\*

WPI Acc No: 2002-540496/200258

XRPX Acc No: N02-428053

**Method for receiving and processing electronic discount coupons with mobile telephone, comprises coupon storage in telephone memory and checking against articles bought at payment terminal**

Patent Assignee: WELCOME REAL TIME (WELC-N); WELCOME REAL TIME SA (WELC-N); ELHAOUSSINE M (ELHA-I); TRAN VAN BANG N (VBAN-I)

Inventor: EL-HAOUSSINE M; VAN BANG N T; TRAN VAN BANG N; ELHAOUSSINE M; TRAN VAN BANG N H

Number of Countries: 100 Number of Patents: 011

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
FR 2817061	A1	20020524	FR 200015095	A	20001122	200258 B
WO 200242962	A1	20020530	WO 2001FR3666	A	20011121	200258
AU 200222002	A	20020603	AU 200222002	A	20011121	200263
NO 200203465	A	20020916	WO 2001FR3666	A	20011121	200275
			NO 20023465	A	20020719	
CZ 200202552	A3	20021113	WO 2001FR3666	A	20011121	200282
			CZ 20022552	A	20011121	
US 20030004808	A1	20030102	WO 2001FR3666	A	20011121	200305
			US 2002181737	A	20020722	
KR 2002074207	A	20020928	KR 2002709368	A	20020720	200313
CN 1395709	A	20030205	CN 2001803917	A	20011121	200334
BR 200108033	A	20030610	BR 20018033	A	20011121	200341
			WO 2001FR3666	A	20011121	
EP 1337955	A1	20030827	EP 2001997763	A	20011121	200357
			WO 2001FR3666	A	20011121	
NZ 520551	A	20031128	NZ 520551	A	20011121	200382
			WO 2001FR3666	A	20011121	

Priority Applications (No Type Date): FR 200015095 A 20001122

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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FR 2817061	A1		38	G06F-017/60	
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WO 200242962	A1	F		G06F-017/60	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZM ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

AU 200222002	A			G06F-017/60	Based on patent WO 200242962
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NO 200203465	A			G06F-000/00	
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CZ 200202552	A3			G06F-017/60	Based on patent WO 200242962
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US 20030004808	A1			G06F-017/60	
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KR 2002074207	A			G06F-017/60	
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CN 1395709	A			G06F-017/60	
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BR 200108033	A			G06F-017/60	Based on patent WO 200242962
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EP 1337955	A1	F		G06F-017/60	Based on patent WO 200242962
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Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT

LI LT LU LV MC MK NL PT RO SE SI TR  
NZ 520551 A G06F-017/60 Based on patent WO 200242962

Abstract (Basic): FR 2817061 A1

NOVELTY - Discount offers are received from for example an interactive **television** set and stored as electronic coupons in the memory (6) of a mobile telephone (2). Codes (15) of articles **purchased** (16) at a point of **sale** terminal (3) are compared with the electronic coupons transmitted from the mobile telephone memory and in cases of correspondence reductions are made to the total bill

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are made for equipment used in the method

USE - To receive store and process electronic discount coupons in mobile telephones

ADVANTAGE - The method does not require the issue of cards or the presence of **card readers**. Marketing statistics are easily collected

DESCRIPTION OF DRAWING(S) - The drawing shows the mobile telephone and payment terminal. (The drawing includes non-English language text)

Mobile telephone (2)

Point of **sale** terminal (3)

Mobile telephone memory (6)

Article codes (15)

Articles **purchased** (16)

pp; 38 DwgNo 1/2

Title Terms: METHOD; RECEIVE; PROCESS; ELECTRONIC; DISCOUNT; COUPON; MOBILE  
; TELEPHONE; COMPRISE; COUPON; STORAGE; TELEPHONE; MEMORY; CHECK; ARTICLE  
; **BUY** ; PAY; TERMINAL

Derwent Class: T05; W01

International Patent Class (Main): G06F-000/00; **G06F-017/60**

International Patent Class (Additional): H04M-003/42

File Segment: EPI

**16/5/32 (Item 25 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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014679826 \*\*Image available\*\*

WPI Acc No: 2002-500883/200253

XRPX Acc No: N02-396582

**Secure bank card payment over the Internet, uses a message which is an authentication and integrity transmitter combining data and an algorithm encrypted signature**

Patent Assignee: SCHLUMBERGER SYSTEMES (SLMB ); SCHLUMBERGER SYSTEMES SA (SLMB ); SCHLUMBERGER MALCO INC (SLMB )

Inventor: GUION C; SAUVEBOIS J; SAUVEBOIS J P

Number of Countries: 099 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200256216	A1	20020718	WO 2002IB40	A	20020109	200253 B
FR 2819662	A1	20020719	FR 2001628	A	20010116	200257
EP 1354288	A1	20031022	EP 2002729487	A	20020109	200370
			WO 2002IB40	A	20020109	

Priority Applications (No Type Date): FR 2001628 A 20010116

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200256216 A1 F 29 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA

CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN  
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ  
PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZM  
ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

FR 2819662 A1 H04L-009/00

EP 1354288 A1 F G06F-017/60 Based on patent WO 200256216

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT  
LI LT LU LV MC MK NL PT RO SE SI TR

Abstract (Basic): WO 200256216 A1

NOVELTY - Uses a message which is an authentication and integrity transmitter combining data and a signature. The signature is produced by encrypting the data using an algorithm contained in a first payment card (1). The message is generated after collection of a secret code associated with the first card and known only to the card user. The message is used by a server (101) to process a second card (11) and in particular its number (12).

DETAILED DESCRIPTION - Method for making a secure commercial transaction between a supplier and a purchaser in which the purchaser must communicate personal data such as a **bank card** number. The **purchaser** is connected, via the **Internet** (6), to a data server (101) managed by an appropriate transmitting establishment. The purchaser is identified by using a microprocessor type **bank card** introduced into a **card reader** (51) coupled to a personal computer (5). An appropriate message is addressed to the server, to obtain in return a second payment card from the appropriate transmitting establishment (101). The data (its number (12)) on the second card is used for the transaction. The second card is only valid for a limited number of transactions.

USE - For making **purchases** over the **Internet**.

ADVANTAGE - New simple and cost effective method for transmitting virtual payment cards in which initially a real payment cards data is collected.

DESCRIPTION OF DRAWING(S) - The drawing shows a schematic of the payment system

**bank card** (1)  
seven figure card number (2)  
card expiry date (3)  
owner name (4)  
personal computer (5)  
**Internet** (6)  
remote suppliers of goods or services (7,8,9)  
appropriate transmitting establishment (10)  
virtual payment card (11)  
virtual payment card number (12)  
**bank card reader** (51)  
data server (101)  
pp; 29 DwgNo 1/1

Title Terms: SECURE; BANK; CARD; PAY; MESSAGE; AUTHENTICITY; INTEGRITY;  
TRANSMIT; COMBINATION; DATA; ALGORITHM; ENCRYPTION; SIGNATURE

Derwent Class: T01; T04; T05; W01

International Patent Class (Main): G06F-017/60 ; H04L-009/00

International Patent Class (Additional): G06F-012/14; G06K-019/073;  
G07F-019/00

File Segment: EPI

16/5/33 (Item 26 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
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014620156 \*\*Image available\*\*

WPI Acc No: 2002-440860/200247

XRPX Acc No: N02-347227

**Payment method for goods purchased through Internet using television , involves transmitting data of magnetic card , authentication number and payments information between commercial payment device and main device**

Patent Assignee: CANON KK (CANO )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002109441	A	20020412	JP 2000302720	A	20001002	200247 B

Priority Applications (No Type Date): JP 2000302720 A 20001002

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2002109441	A		9 G06F-017/60	

Abstract (Basic): JP 2002109441 A

NOVELTY - The data of a **magnetic card** is **read** and the authentication number included in the read data is stored in a memory. The read data, stored authentication number and the payment information are transmitted between the commercial payment device and the main device.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Payments system; and
- (2) Auxiliary equipment.

USE - For payment for goods **purchased through Internet , using television .**

ADVANTAGE - Payments are quickly executed at the time of goods delivery. Password leak is reduced and hence safety is enhanced.

DESCRIPTION OF DRAWING(S) - The figure shows an external view of an auxiliary equipment.

pp; 9 DwgNo 3/10

Title Terms: PAY; METHOD; GOODS; **PURCHASE** ; THROUGH; **TELEVISION** ; TRANSMIT; DATA; MAGNETIC; CARD; AUTHENTICITY; NUMBER; INFORMATION; COMMERCIAL; PAY; DEVICE; MAIN; DEVICE

Derwent Class: T01; W02

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): G06K-017/00; G07G-001/12

File Segment: EPI

**16/5/34 (Item 27 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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014595423 \*\*Image available\*\*

WPI Acc No: 2002-416127/200244

Related WPI Acc No: 2001-335397; 2002-618618; 2003-015875

XRPX Acc No: N02-327429

**Online cash transaction method involves retrieving cash card number using card reader and routing any one card number to issuing system as certified processor**

Patent Assignee: NETSPEND CORP (NETS-N)

Inventor: SOSA B; SOSA R

Number of Countries: 096 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200223441	A1	20020321	WO 2001US28556	A	20010913	200244 B
AU 200190836	A	20020326	AU 200190836	A	20010913	200251

Priority Applications (No Type Date): US 2000661724 A 20000914

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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WO 200223441	A1	E	88 G06F-017/60	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA  
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN  
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ  
PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200190836	A		G06F-017/60	Based on patent WO 200223441
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Abstract (Basic): WO 200223441 A1

NOVELTY - Each of charge numbers including respective card number is encoded into corresponding cash card (305). The number of each cash card is retrieved using a **card reader** (309) of charge settle network (115). The charge settlement network is configured to route any of the card numbers to issuing system (107) as certified processor.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) Transaction system;

(b) Cash card activation method

USE - For online cash transaction using cash card such as debit or **credit card**.

ADVANTAGE - Issuing system remains anonymous and their corresponding personal information remains confidential regardless of affiliate participation. Provides user with valid card numbers for any **purchase** transaction through **online** /telephone transactions and hence eliminates the potential credit theft and fraud.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the charge number issuing and processing system.

Issuing system (107)

Charge settle network (115)

Cash card (305)

**Card reader** (309)

pp; 88 DwgNo 3/9

Title Terms: CASH; TRANSACTION; METHOD; RETRIEVAL; CASH; CARD; NUMBER; CARD  
; READ; ROUTE; ONE; CARD; NUMBER; ISSUE; SYSTEM; CERTIFY; PROCESSOR

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

**16/5/35 (Item 28 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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014595401 **\*\*Image available\*\***

WPI Acc No: 2002-416105/200244

Related WPI Acc No: 2002-416045; 2002-416046

XRPX Acc No: N02-327407

**Card-based service provision system for automatic teller machine, has central processing unit which provides specific service based on receiving service identifier related to user selected indicia from card**

reader

Patent Assignee: CANON KK (CANO )

Inventor: FLEMING H G; NEWMAN A T R; SIMPSON-YOUNG W; SMEALLIE R; YAP S;  
YOURLO Z A

Number of Countries: 098 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200223411	A1	20020321	WO 2001AU1145	A	20010912	200244 B
AU 200185607	A	20020326	AU 200185607	A	20010912	200251
EP 1325441	A1	20030709	EP 2001964761	A	20010912	200345
			WO 2001AU1145	A	20010912	

Priority Applications (No Type Date): AU 20015593 A 20010608; AU 200073 A  
20000912

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200223411 A1 E 218 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA  
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN  
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ  
PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200185607 A G06F-017/60 Based on patent WO 200223411

EP 1325441 A1 E G06F-017/60 Based on patent WO 200223411

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT  
LI LT LU LV MC MK NL PT RO SE SI TR

Abstract (Basic): WO 200223411 A1

NOVELTY - A remote reader (1) has a receptacle (4) to receive an electronic **smart card** having laminar substrate (12) with control indicia (14). A central processing unit (CPU) receives a service identifier and control data that is related to a user selected indicia from the reader, and provides a service identified by the received service identifier.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Service provision method;
- (b) Service provision program;
- (c) Set top box for use with **card - reader** ;
- (d) Computer for use with **card reader** ;
- (e) **Card reader** ;
- (f) Software architecture for customizable user interface system;
- (g) Multiple application launch method;
- (h) Multiple application launching program

USE - Card-based service provision apparatus for use with remote control system, automatic teller machine (ATM), electronic funds transfer at point of **sale** (EFTPOS), video game controller and **network** access, also for providing pizza ordering service, photolab service, audio email service, **online shopping** services, etc.

ADVANTAGE - Flexibility is improved and limitations in the applications are avoided by providing the identified service.

DESCRIPTION OF DRAWING(S) - The figure shows a perspective view of **card reader** and associated **card** .

Remote reader (1)  
Receptacle (4)  
Laminar substrate (12)  
Control indicia (14)  
pp; 218 DwgNo 1/58

Title Terms: CARD; BASED; SERVICE; PROVISION; SYSTEM; AUTOMATIC; TELLER;  
MACHINE; CENTRAL; PROCESS; UNIT; SPECIFIC; SERVICE; BASED; RECEIVE;



SERVICE; IDENTIFY; RELATED; USER; SELECT; INDICIA; CARD; READ  
Derwent Class: T01; T05  
International Patent Class (Main): **G06F-017/60**  
International Patent Class (Additional): G06F-003/023; G06K-019/07  
File Segment: EPI

**16/5/36 (Item 29 from file: 350)**

DIALOG(R) File 350:Derwent WPIX  
(c) 2004 Thomson Derwent. All rts. reserv.

014585994 \*\*Image available\*\*  
WPI Acc No: 2002-406698/200244  
XRPX Acc No: N02-319308

**Sale of digital data of any type, such as film, books, music, etc., where the data is encoded using a person specific access code to prevent fraudulent copying**

Patent Assignee: ROTH K (ROTH-I)  
Inventor: ROTH K  
Number of Countries: 001 Number of Patents: 001  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
DE 10057536	A1	20020425	DE 1057536	A	20001120	200244 B

Priority Applications (No Type Date): DE 1052006 A 20001020

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
DE 10057536	A1		7 G07F-007/08	

Abstract (Basic): DE 10057536 A1

NOVELTY - Device in which the data that is to be sold is encoded prior to sale, with the unblocking of the encoding taking place by reading of the authorization code. The authorization code is user specific. Authorization can be via electronic signature recognition with a **chip card** or a **magnetic card read-write** unit used.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is made for sales of digital data in which the authorization code applied to a data copy is user specific.

USE - Copyright protection of all manner of digital data that is to be replayed in sound, vision or textual fashion, e.g. CDs, DVDs, etc., or data **sold** over the **Internet**.

ADVANTAGE - The encoding and decoding of data copies is carried out so that is user specific.

DESCRIPTION OF DRAWING(S) - Figure shows an arrangement for sale of encoded data using a replay device with an integrated decoder.

central computer (1)  
data network (2)  
mobile playback device (13)  
receiver (14)  
decoder (15)  
playback unit (16)  
**card - reader** and writer unit. (17)  
pp; 7 DwgNo 2/2

Title Terms: SALE; DIGITAL; DATA; TYPE; FILM; BOOK; MUSIC; DATA; ENCODE;  
PERSON; SPECIFIC; ACCESS; CODE; PREVENT; FRAUD; COPY  
Derwent Class: T01; T04; T05; W01  
International Patent Class (Main): G07F-007/08  
International Patent Class (Additional): G06F-012/14; **G06F-017/60**  
File Segment: EPI

16/5/37 (Item 30 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2004 Thomson Derwent. All rts. reserv.

014516487 \*\*Image available\*\*  
WPI Acc No: 2002-337190/200237

**System for individually managing loan articles with rf chip and system  
for integrally managing articles of profit sharing method**

Patent Assignee: KOREA INTERNET DISTRIBUTION SYSTEMS INC (KOIN-N)  
Inventor: JANG G C  
Number of Countries: 001 Number of Patents: 001  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001107069	A	20011207	KR 200028257	A	20000525	200237 B

Priority Applications (No Type Date): KR 200028257 A 20000525

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001107069	A		1 G06F-017/60	

Abstract (Basic): KR 2001107069 A

NOVELTY - A system for individually managing loan articles with RF chip and a system for integrally managing articles of a profit sharing method are provided to promptly calculate fees by using a chargeable card, and enable both a **web** site operator and a rental **shop** to make profits.

DETAILED DESCRIPTION - A receiver(11) receives a separation information transferred from an article separation device(B). A **smart card reader** (12) **reads** a record information of a **smart card** and updates the record information of the **smart card** that is granted to a customer. A keypad(13) is used for inputting the customer's password. A printer(14) issues a receipt when a fee calculation is completed. An RF chip reader(15) reads a record information of an RF chip attached to a loan article. A displayer(16) displays a relational information, return state, etc. A controller(10) controls operation of each part. A memory(17) stores a database information and a customer information, and a control program for performing a control operation of the controller. The memory(17) has a ROM and a RAM therein.

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; INDIVIDUAL; MANAGE; LOAN; ARTICLE; RF; CHIP; SYSTEM; INTEGRAL; MANAGE; ARTICLE; PROFIT; SHARE; METHOD

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

16/5/38 (Item 31 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2004 Thomson Derwent. All rts. reserv.

014494779 \*\*Image available\*\*  
WPI Acc No: 2002-315482/200235  
XRPX Acc No: N02-246903

**Card payment method and card payment system for door-to-door delivery for  
selling commodities via the Internet**

Patent Assignee: JCB CO LTD (JCBJ-N); SAGAWA EXPRESS CO LTD (SAGA-N);  
YAMAGAMI T (YAMA-I)  
Inventor: KURISU T; YAMAGAMI T

Number of Countries: 098 Number of Patents: 006

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200217174	A1	20020228	WO 2001JP7224	A	20010823	200235 B
AU 200180125	A	20020304	AU 200180125	A	20010823	200247
EP 1327946	A1	20030716	EP 2001958435	A	20010823	200347
			WO 2001JP7224	A	20010823	
US 20030173401	A1	20030918	WO 2001JP7224	A	20010823	200362
			US 2003362588	A	20030224	
JP 2002521793	X	20031014	WO 2001JP7224	A	20010823	200376
			JP 2002521793	A	20010823	
CN 1447948	A	20031008	CN 2001814533	A	20010823	200403

Priority Applications (No Type Date): JP 2000254155 A 20000824

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200217174	A1	J	45	G06F-017/60	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200180125	A			G06F-017/60	Based on patent WO 200217174
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EP 1327946	A1	E		G06F-017/60	Based on patent WO 200217174
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Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR

US 20030173401	A1			G06K-005/00	
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JP 2002521793	X			G06F-017/60	Based on patent WO 200217174
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CN 1447948	A			G06F-017/60	
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Abstract (Basic): WO 200217174 A1

NOVELTY - A door-to-door delivery company (10) makes a participation contract with a credit company (12) and a commodity price collection consignment contract with a commodity seller (14). When a consumer (16) orders a commodity (18) to the commodity seller (14) through the Internet, the commodity seller (14) requests the door-to-door delivery company (10) to deliver the commodity (18).

DETAILED DESCRIPTION - Upon receiving the commodity (18), the consumer (16) hands a **credit card** (20) of the credit company (12) having a participation contract with the door-to-door delivery company (10) to the door-to-door company (10). The door-to-door delivery company (10) settles the charge for the commodity (18) using a portable **card reader** (22) of the door-to-door delivery company (10).

USE - Card payment method and card payment system for door-to-door delivery for **selling** commodities via the **Internet**

DESCRIPTION OF DRAWING(S) - Door-to-door delivery company (10)

Commodity seller (14)

Consumer (16)

Commodity (18)

**Credit card** (20)

Portable **card reader** (22)

pp; 45 DwgNo 3/12

Title Terms: CARD; PAY; METHOD; CARD; PAY; SYSTEM; DOOR; DOOR; DELIVER; SELL; COMMODITY

Derwent Class: Q35; T01; T05

International Patent Class (Main): **G06F-017/60** ; G06K-005/00

International Patent Class (Additional): B65G-061/00

File Segment: EPI; EngPI

16/5/39 (Item 32 from file: 350)

Bode Akintola06-Apr-04

DIALOG(R)File 350:Derwent WPIX  
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014448686 \*\*Image available\*\*

WPI Acc No: 2002-269389/200231

Related WPI Acc No: 2002-339722

XRPX Acc No: N02-209608

**Card checking device for PC banking in real-time e-commerce and e-payment e.g. carrying out merchandise purchase order ; carries out card inquiry processing if card reader signal is input through card reader**

Patent Assignee: LEE H (LEE-H-I); LEE S (LEE-S-I); LEE H H (LEE-H-I); LEE S W (LEE-S-I); LEE H J (LEE-H-I)

Inventor: LEE H; LEE S; LEE H H; LEE S W; LEE H J

Number of Countries: 095 Number of Patents: 007

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200217208	A1	20020228	WO 2001KR1236	A	20010719	200231 B
AU 200172807	A	20020304	AU 200172807	A	20010719	200247
KR 2002007868	A	20020129	KR 200041389	A	20000719	200253
KR 2002013196	A	20020220	KR 200046679	A	20000811	200257
KR 2002018773	A	20020309	KR 200052037	A	20000904	200262
EP 1312028	A1	20030521	EP 2001952011	A	20010719	200334
			WO 2001KR1236	A	20010719	
KR 365707	B	20021226	KR 200041389	A	20000719	200337

Priority Applications (No Type Date): KR 200052037 A 20000904; KR 200041389 A 20000719; KR 200046679 A 20000811

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200217208 A1 E 94 G06F-019/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200172807 A G06F-019/00 Based on patent WO 200217208

KR 2002007868 A G07F-019/00

KR 2002013196 A G06F-017/60

KR 2002018773 A G06F-017/60

EP 1312028 A1 E G06F-019/00 Based on patent WO 200217208

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR

KR 365707 B G07F-019/00 Previous Publ. patent KR 2002007868

Abstract (Basic): WO 200217208 A1

NOVELTY - A communication part connects a card-checking device (102) to an external communications network (205) according to a control of a processor. The latter **reads** out a **card** inquiry-processing program and carries out a card inquiry processing if the **card reader** signal is input through the **card reader** part. The processor reads out a PC banking program and carries out a PC banking processing if the key input signal is input through the key input part.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for:

(a) a method of mediating an electronic payment using the card checking device

(b) an electronic commerce method of carrying out merchandise **purchase order** using the card checking device

USE - As a card checking device, e-payment and real-time e-commerce for e-payment through checking device.

ADVANTAGE - Enables its owner to **order** in his shop, to pay with e-finance, and to check product's delivery status in real-time. Can be used for an electronic payment through a PC banking, for a PC communication, a function that is necessary for a merchandise **order**, and a function that is necessary for an electronic finance (PC banking). Establishes a real-time server-client networking electronic commerce using client communications media such as a PC, a **TV**, a video, a hand-held phone, a screen phone, etc.

DESCRIPTION OF DRAWING(S) - The drawing is a schematic view for describing an electronic operation of PC banking system in accordance with of the present invention.

card-checking device (102)

external communications network (205)

pp; 94 DwgNo 5/25

Title Terms: CARD; CHECK; DEVICE; BANK; REAL; TIME; PAY; CARRY; MERCHANDISE ; **PURCHASE** ; **ORDER** ; CARRY; CARD; ENQUIRY; PROCESS; CARD; READ; SIGNAL; INPUT; THROUGH; CARD; READ

Derwent Class: T01; T05; W01

International Patent Class (Main): **G06F-017/60** ; G06F-019/00; G07F-019/00

File Segment: EPI

**16/5/40 (Item 33 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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014418422 \*\*Image available\*\*

WPI Acc No: 2002-239125/200229

XRPX Acc No: N02-184382

**Payment system for online shopping, transmits merchandise information to buyer's mobile terminal, based on information read -out from prepaid and debit cards using card reader provided with mobile telephone**

Patent Assignee: NEC CORP (NIDE )

Inventor: HATAKEYAMA K

Number of Countries: 002 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020002507	A1	20020103	US 2001891247	A	20010627	200229 B
JP 2002015263	A	20020118	JP 2000193647	A	20000628	200229

Priority Applications (No Type Date): JP 2000193647 A 20000628

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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US 20020002507	A1		7	G06F-017/60	
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JP 2002015263	A		6	G06F-017/60	
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Abstract (Basic): US 20020002507 A1

NOVELTY - A **card reader** (2) provided with buyer's mobile telephone (1), reads information from the prepaid card and **debit card**. The server (7) transmits merchandise information to mobile telephone based on the information received from the **card reader**, to acquire payment for purchased merchandise from buyer.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for payment method for merchandise purchased through mobile telephone terminal.

USE - For **online shopping** using mobile telephone.

ADVANTAGE - Usage of mobile telephone eliminates complex operations performed using personal computer. Prepaid card, **debit card** are used for providing payment for purchased merchandise, hence security for transactions is ensured and easy purchase operation is enabled.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of payment system for merchandise purchased using mobile telephone.

Mobile telephone (1)

**Card reader** (2)

Server (7)

pp; 7 DwgNo 1/2

Title Terms: PAY; SYSTEM; SHOPPING; TRANSMIT; MERCHANDISE; INFORMATION; BUY  
; MOBILE; TERMINAL; BASED; INFORMATION; READ; PREPAYMENT; DEBIT; CARD;  
CARD; READ; MOBILE; TELEPHONE

Derwent Class: T01; T05; W01

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): H04M-001/00; H04M-011/00;

H04M-015/00; H04Q-007/38

File Segment: EPI

**16/5/41 (Item 34 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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014395064 \*\*Image available\*\*

WPI Acc No: 2002-215767/200227

XRPX Acc No: N02-165300

**Ticket sales method using computer network , involves recording ticket information on card, based on order placed by user through Internet**

Patent Assignee: NEC CORP (NIDE )

Inventor: IZUMOTO A

Number of Countries: 002 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020004762	A1	20020110	US 2001899174	A	20010706	200227 B
JP 2002024464	A	20020125	JP 2000207058	A	20000707	200227

Priority Applications (No Type Date): JP 2000207058 A 20000707

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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US 20020004762	A1	30	G06F-017/60	
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JP 2002024464	A	17	G06F-017/60	
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Abstract (Basic): US 20020004762 A1

NOVELTY - An user terminal places order for a ticket to a **sales** center through **Internet** and receives the ticket information. A recorder connected to the user terminal records the ticket information on a **card** . A **reader** present at the gate terminal of the ticket utilization place **reads** the **card** .

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Ticket sales system;
- (b) User terminal device;
- (c) Ticket sales center unit;
- (d) Charge transfer terminal of sales center;
- (e) Ticket gate terminal;
- (f) Computer program product comprising medium storing instruction for ticket purchase;
- (g) Computer program product comprising medium storing instruction for ticket sale;
- (h) Computer program product comprising medium storing instruction for charge transfer;
- (i) Computer program product comprising medium storing instruction for ticket reading at entrance

USE - For selling ticket such as railway excursion ticket, ticket for events through Internet.

ADVANTAGE - Tickets can be purchased anywhere and at any time without going to a ticket sales window. Ticket sales are increased without installing additional ticket printers. Ticket sales efficiency is increased by processing the charge payment through a **credit card** company. Reduction of time spent is realized due to automated gate operation.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart explaining ticket sales processing procedure.

pp; 30 DwgNo 2/14

Title Terms: TICKET; SALE; METHOD; COMPUTER; NETWORK; RECORD; TICKET; INFORMATION; CARD; BASED; ORDER; PLACE; USER; THROUGH

Derwent Class: P76; T01; T05

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): B42D-015/10; G06K-019/00;

G07B-001/00; G07B-015/00

File Segment: EPI; EngPI

**16/5/42 (Item 35 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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014309783 \*\*Image available\*\*

WPI Acc No: 2002-130486/200217

Related WPI Acc No: 2001-257387

XRPX Acc No: N02-098447

**Individual identification method for financial transaction through Internet, involves comparing decrypted fingerprint data read from card and read encrypted fingerprint data, for identification of person**

Patent Assignee: GROSVENOR LEISURE INC (GROS-N)

Inventor: TAYLOR B J

Number of Countries: 095 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200190962	A1	20011129	WO 2001AU453	A	20010419	200217 B
AU 200155978	A	20011203	AU 200155978	A	20010419	200221
EP 1305749	A1	20030502	EP 2001929095	A	20010419	200331
			WO 2001AU453	A	20010419	
NZ 522686	A	20030725	NZ 522686	A	20010419	200357
			WO 2001AU453	A	20010419	
CN 1441932	A	20030910	CN 2001811354	A	20010419	200380

Priority Applications (No Type Date): AU 20007029 A 20000420

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200190962 A1 E 25 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200155978 A G06F-017/60 Based on patent WO 200190962

EP 1305749 A1 E G06F-017/60 Based on patent WO 200190962

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR

NZ 522686 A G06F-017/60 Based on patent WO 200190962

CN 1441932 A G06F-017/60

Abstract (Basic): WO 200190962 A1

NOVELTY - The encrypted fingerprint data **read** from a **card** (4) is decrypted and then compared with the read fingerprint data. When both the data are identical, the person identification is deemed positive.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Individual identification device;
- (b) Data transfer secure method;
- (c) Data transfer terminal

USE - For **purchasing** of goods or services over a visual medium such as **television**, Internet, for use in electronic funds transfer at point-of- **sale** (EFTPOS) system, automatic teller machine (ATM).

ADVANTAGE - Verification of identity of a person is done without accessing a remote database, quickly. Eliminates fraudulent use of debit or credit card. Prevents card fraud or other false identification with a high level of security, ease of use and application.

DESCRIPTION OF DRAWING(S) - The figure shows the terminal used for financial transaction.

Card (4)

pp; 25 DwgNo 1/2

Title Terms: INDIVIDUAL; IDENTIFY; METHOD; FINANCIAL; TRANSACTION; THROUGH; COMPARE; FINGERPRINT; DATA; READ; CARD; READ; ENCRYPTION; FINGERPRINT; DATA; IDENTIFY; PERSON

Derwent Class: S05; T01; T04; T05; W01

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): G06F-012/14; G07F-019/00

File Segment: EPI

**16/5/43 (Item 36 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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014305820 \*\*Image available\*\*

WPI Acc No: 2002-126523/200217

XRPX Acc No: N02-094970

**Payment card for electronic commercial transaction, includes recording layer storing origin discriminated information and number, individual authentication information and commercial transaction software program**

Patent Assignee: KOKUSAI JOHO KAGAKU KENKYUSHO KK (KOKU-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001312682	A	20011109	JP 2000133492	A	20000502	200217 B

Priority Applications (No Type Date): JP 2000133492 A 20000502

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2001312682	A	13	G06F-017/60	

Abstract (Basic): JP 2001312682 A

NOVELTY - The origin discriminative information of a card, the card number, the individual authentication information for genuine person authentication, the client software program for commercial payment transaction are recorded in the recording layer (13).

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Card type recording medium;
- (b) Electronic commercial transaction method



USE - E.g. **credit card** mounted on CD-ROM drive of PC for electronic commercial transactions through **Internet** for payment to goods **purchased** from shop.

ADVANTAGE - The card is directly utilized for online payment in electronic commercial transaction as the in formations are directly **read** from the **card**.

DESCRIPTION OF DRAWING(S) - The figure shows the top view of payment card. (Drawing includes non-English language text).

Recording layer (13)

pp; 13 DwgNo 1/7

Title Terms: PAY; CARD; ELECTRONIC; COMMERCIAL; TRANSACTION; RECORD; LAYER; STORAGE; ORIGIN; DISCRIMINATE; INFORMATION; NUMBER; INDIVIDUAL;

AUTHENTICITY; INFORMATION; COMMERCIAL; TRANSACTION; SOFTWARE; PROGRAM

Derwent Class: P76; P85; T01; T04; T05; W01

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): B42D-015/10; G07F-007/08;

G09C-001/00; G11B-007/24; H04L-009/32

File Segment: EPI; EngPI

**16/5/44 (Item 37 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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014269879 \*\*Image available\*\*

WPI Acc No: 2002-090577/200213

XRPX Acc No: N02-066735

**Online token based transaction system for air-ticket reservation has purveyor which provides goods and services corresponding to selected rights token programmed in smart card of purchaser**

Patent Assignee: CANON KK (CANO )

Inventor: PATEL H; YAP S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
AU 200123174	A	20010830	AU 200123174	A	20010222	200213 B

Priority Applications (No Type Date): AU 20005852 A 20000225

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
AU 200123174	A		41	G06F-017/60	

Abstract (Basic): AU 200123174 A

NOVELTY - A vendor (108) receives a payment token for exchange of goods and services and provides a rights token to the purchaser (102). The rights token is programmed on a **smart card** (106) by purchaser PC (104). The purchaser inserts the **smart card** into a **smart card reader** (120) and selects a rights token to be presented to a purveyor (118). The purveyor provides goods (122) and services corresponding to the selected rights token.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) **Online token based sale and purchasing method;**

(b) A programmable **smart card** ;

(c) Recorded medium storing token based sale and purchase program

USE - For token based transaction of goods and services such as airline ticket, taxi voucher, a hotel room and meals through Internet, intranet.

ADVANTAGE - Provides the purchaser with flexibility to alter an order when taking delivery of the purchased goods. The purchaser is

able to obtain a refund from vendor for the unused rights token.  
DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of  
online token based transaction system.

Purchaser PC (104)  
Vendor (108)  
**Smart card** (106)  
Purveyor (118)  
**Smart card reader** (120)  
Goods (122)  
pp; 41 DwgNo 1/9

Title Terms: TOKEN; BASED; TRANSACTION; SYSTEM; AIR; TICKET; RESERVE; GOODS  
; SERVICE; CORRESPOND; SELECT; TOKEN; PROGRAM; SMART; CARD; PURCHASE  
Derwent Class: T01; T05  
International Patent Class (Main): **G06F-017/60**  
International Patent Class (Additional): G07F-019/00  
File Segment: EPI

**16/5/45 (Item 38 from file: 350)**

DIALOG(R)File 350:Derwent WPIX  
(c) 2004 Thomson Derwent. All rts. reserv.

014230303 \*\*Image available\*\*  
WPI Acc No: 2002-051001/200207  
XRPX Acc No: N02-037690

**Information control procedure of home bus station for e.g. remote  
controlling of home equipment, involves passing IC card information  
read by terminal device through home bus**

Patent Assignee: HITACHI GAZO JOHO SYSTEM KK (HITA-N); HITACHI LTD (HITA )  
Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001126000	A	20010511	JP 99303667	A	19991026	200207 B

Priority Applications (No Type Date): JP 99303667 A 19991026

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2001126000	A	28	G06F-019/00	

Abstract (Basic): JP 2001126000 A

NOVELTY - Home bus system has home bus (17) connected with IC card  
(1) which has central processing section which receives electric  
signals and performs processing and read-write of external data.  
Terminal equipment (5) connected to the home bus, **reads** the IC **card**  
information. The **read** information is passed to the home bus.

USE - Used for remote controlling of home apparatus e.g. power  
supply control of **TV**, air conditioner, **shopping** through **internet**,  
etc.

ADVANTAGE - Information recorded by the IC card can be mutually  
used by several apparatus.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of  
information control system (The drawing includes non-English language  
text).

IC card (1)  
Terminal equipment (5)  
Home bus (17)  
pp; 28 DwgNo 1/29

Title Terms: INFORMATION; CONTROL; PROCEDURE; HOME; BUS; STATION; REMOTE;  
CONTROL; HOME; EQUIPMENT; PASS; IC; CARD; INFORMATION; READ; TERMINAL;  
DEVICE; THROUGH; HOME; BUS

Derwent Class: T01; T04  
International Patent Class (Main): G06F-019/00  
International Patent Class (Additional): **G06F-017/60** ; G06K-017/00;  
G06K-019/00; H04Q-009/00  
File Segment: EPI

**16/5/46** (Item 39 from file: 350)

DIALOG(R) File 350:Derwent WPIX  
(c) 2004 Thomson Derwent. All rts. reserv.

014126786 \*\*Image available\*\*  
WPI Acc No: 2001-610996/200170  
XRPX Acc No: N01-456123

**Electronic commerce equipment for selling used cars via Internet ,  
uses fixed station to record video image as vehicle is moved past, and to  
provide facilities for user entry of information for publication**

Patent Assignee: CARRER C (CARR-I)

Inventor: CARRER C

Number of Countries: 094 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200143000	A2	20010614	WO 2000FR3462	A	20001208	200170 B
FR 2802323	A1	20010615	FR 9915565	A	19991209	200170
AU 200126856	A	20010618	AU 200126856	A	20001208	200170

Priority Applications (No Type Date): FR 9915565 A 19991209

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200143000	A2	F	13	G06F-017/60	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA  
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP  
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT  
RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

FR 2802323	A1			G06F-017/60	
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AU 200126856	A			G06F-017/60	Based on patent WO 200143000
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Abstract (Basic): WO 200143000 A2

NOVELTY - The e-commerce equipment is provided at site (3) that receives a motor vehicle (2) and moves the vehicle in front of a fixed cabinet (7). The cabinet contains a digital camera (9), and on the side remote from the vehicle, a video screen (11) with keyboard (12) for data input, a **bank card reader** (14) and an electronic processing unit connected to an external telecommunication network (16).

USE - Self-service facility for **sale** of motor vehicles over the **Internet**.

ADVANTAGE - Publication without delay of advertisement for sale of motor vehicle, or person-to-person sale, with accompanying photographs, using a self-service photography facility.

DESCRIPTION OF DRAWING(S) - The drawing shows a three-dimensional schematic.

Motor vehicle (2)

Site (3)

Fixed cabinet (7)

Digital camera (9)

Video screen (11)

Keyboard (12)

**Bank card reader** (14)

External telecommunication network (16)  
pp; 13 DwgNo 1/3  
Title Terms: ELECTRONIC; EQUIPMENT; SELL; CAR; FIX; STATION; RECORD; VIDEO;  
IMAGE; VEHICLE; MOVE; PASS; FACILITY; USER; ENTER; INFORMATION;  
PUBLICATION  
Derwent Class: T01; T05  
International Patent Class (Main): **G06F-017/60**  
International Patent Class (Additional): G07F-007/08; H04N-005/222  
File Segment: EPI

**16/5/47 (Item 40 from file: 350)**  
DIALOG(R)File 350:Derwent WPIX  
(c) 2004 Thomson Derwent. All rts. reserv.

014118236 \*\*Image available\*\*  
WPI Acc No: 2001-602448/200168  
XRPX Acc No: N01-449579

Smart card **or other mobile electronic transaction device with improved security and identity verification**  
Patent Assignee: CYPAK AB (CYPA-N); EHRENSVARD J (EHRE-I); GRIP S (GRIP-I)  
Inventor: EHRENSVAERD J; GRIP S; EHRENSVARD J  
Number of Countries: 095 Number of Patents: 007  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200161657	A1	20010823	WO 2001SE321	A	20010215	200168 B
AU 200132591	A	20010827	AU 200132591	A	20010215	200176
US 20020170960	A1	20021121	US 2000507087	A	20000218	200279
			US 2002145951	A	20020515	
EP 1256104	A1	20021113	EP 2001904767	A	20010215	200282
			WO 2001SE321	A	20010215	
CN 1406365	A	20030326	CN 2001805260	A	20010215	200344
JP 2003523589	W	20030805	JP 2001560963	A	20010215	200353
			WO 2001SE321	A	20010215	
US 6616035	B2	20030909	US 2000507087	A	20000218	200361
			US 2002145951	A	20020515	

Priority Applications (No Type Date): US 2000507087 A 20000218; US  
2002145951 A 20020515

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200161657	A1	E	29	G07F-007/10	
Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW					
AU 200132591	A			G07F-007/10	Based on patent WO 200161657
US 20020170960	A1			G06K-005/00	Cont of application US 2000507087
EP 1256104	A1	E		G07F-007/10	Based on patent WO 200161657
Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR					
CN 1406365	A			G07F-007/10	
JP 2003523589	W		36	G06K-017/00	Based on patent WO 200161657
US 6616035	B2			G06K-005/00	Cont of application US 2000507087

Abstract (Basic): WO 200161657 A1

NOVELTY - The e.g. **smart card** has a data memory with secret information stored in it, this is communicated to the service provider via the transceiver e.g. point-of-sale device or other **card reader**

over a **network** e.g. the **internet** in **order** to validate a transaction.

USE - For identification and authentication of a holder of a mobile electronic transaction device e.g. **smart card** in an electronic transaction process.

ADVANTAGE - Improved security.

DESCRIPTION OF DRAWING(S) - The drawing shows a partially cut away front view of the **smart card** .

pp; 29 DwgNo 1/9

Title Terms: SMART; CARD; MOBILE; ELECTRONIC; TRANSACTION; DEVICE; IMPROVE; SECURE; IDENTIFY; VERIFICATION

Derwent Class: T04; T05

International Patent Class (Main): G06K-005/00; G06K-017/00; G07F-007/10

International Patent Class (Additional): G06F-015/00; **G06F-017/60** ;

G06K-019/00; G06K-019/07; G06K-019/10; G07F-007/12

File Segment: EPI

**16/5/48 (Item 41 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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014009531 \*\*Image available\*\*

WPI Acc No: 2001-493745/200154

XRPX Acc No: N01-365632

**Card system for online shopping on internet , converts language of one variety of card information read by reading handle stage to another language of same meaning**

Patent Assignee: CANON KK (CANO )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001184402	A	20010706	JP 99367739	A	19991224	200154 B

Priority Applications (No Type Date): JP 99367739 A 19991224

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2001184402	A	20	G06F-017/60	

Abstract (Basic): JP 2001184402 A

NOVELTY - A card (1) has non-volatile memory (11) storing individual discriminative information. A reading handle stage (21) **reads** the **card** information and chooses one of the variety of information, based on individual management information stored in memory (22). A conversion unit (12) in the card converts language of read one variety of card information into another language of same meaning.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Terminal equipment;
- (b) Card-information processing method;
- (c) Memory medium

USE - For **online shopping** using **TV** , personal computer or set-top box through network such as internet. Used for account establishment, parcel delivery service, aeronautical-navigation ticket booking, hotel room booking, in public office, also used as entrance ticket for show, for loan application, season-ticket **purchasing** , for receiving ordered photographs and for medical examination in hospitals.

ADVANTAGE - Portability is improved, by the provision of card which

stores individual discriminative information such as password, name, birth-date, address, telephone, financial institution name, account number, etc. The card content is extracted simply by the reader, as the item name is added and classification adjustment of card information is performed. Card information is simply and correctly forwarded to the terminal equipment, as the conversion table of item name is stored in the card. The secrecy of the card is maintained by the password and key setting unit. Rewriting of the card content is done effectively and efficiently, hence system efficiency is improved.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of component of device which receives card of the card system. (Drawing includes non-English language text).

Card (1)  
Non-volatile memory (11)  
Conversion unit (12)  
Reading handle stage (21)  
Memory (22)  
pp; 20 DwgNo 4/25

Title Terms: CARD; SYSTEM; SHOPPING; CONVERT; LANGUAGE; ONE; VARIETY; CARD; INFORMATION; READ; READ; HANDLE; STAGE; LANGUAGE; MEANING

Derwent Class: T01; T04

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): G06K-017/00; G06K-019/00

File Segment: EPI

**16/5/49 (Item 42 from file: 350)**

DIALOG(R) File 350:Derwent WPIX

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014004709 \*\*Image available\*\*

WPI Acc No: 2001-488923/200153

XRPX Acc No: N01-361719

**Interactive transaction multi-function device for impulse purchases , information requests etc services; may use at least one of TV remote controller, pager, universal remote, radio remote controller, cellular telephone etc.**

Patent Assignee: MINUSHKIN J S (MINU-I)

Inventor: MINUSHKIN J S

Number of Countries: 093 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200157758	A1	20010809	WO 2001US2775	A	20010126	200153 B
AU 200131211	A	20010814	AU 200131211	A	20010126	200173

Priority Applications (No Type Date): US 2000495674 A 20000201

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200157758 A1 E 135 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200131211 A G06F-017/60 Based on patent WO 200157758

Abstract (Basic): WO 200157758 A1

NOVELTY - A memory (69) stores an identification of a source of financial information. A first transmitter (60) transmits transactional information including the identification. A TV remote controller, a

pager, a universal remote, a radio remote controller, a cellular telephone, and any their combinations are included. **Smart card reader** (80) or **credit card reader** (78) may obtain the identification of the source of financial information.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for:

- (a) a product or information request transaction device
- (b) a portable help-assisted impulse **purchase** transaction device
- (c) an impulse transaction electronic portable wallet device
- (d) an electronic transaction device for use in computer

USE - As a multi-function device and associated **network** that allows impulse **purchases**, information requests and interactivity for various media and sources of products and services provided through store displays in traditional brick and mortar retail establishments. Candy, magazines and other items are often displayed near check out lanes of grocery stores to induce an impulse **purchase** of the product.

ADVANTAGE - Provides user selection of product and service information, two-way communication to obtain the product and service information associated with the broadcast or other provider of products or services that also allows for the transaction to occur. The user device may be included as part of another component, such as a computer, **television**, or radio to assist in the consummation or processing of impulse transactions. A **credit card**, a **smart card** or a bar code **reader** may be provided. Allows for authorizations to pay from the identified account so that a transaction is completed without further entry by the user, thus avoiding **credit card** fraud through the handling of a card or paper receipt.

DESCRIPTION OF DRAWING(S) - The drawing is a block diagram of one embodiment of a user device for use in a network.

first transmitter (60)

memory (69)

**credit card reader** (78)

**smart card reader** (80)

pp; 135 DwgNo 2/15

Title Terms: INTERACT; TRANSACTION; MULTI; FUNCTION; DEVICE; IMPULSE; **PURCHASE**; INFORMATION; REQUEST; SERVICE; ONE; **TELEVISION**; REMOTE; CONTROL; PAGE; UNIVERSAL; REMOTE; RADIO; REMOTE; CONTROL; CELLULAR; TELEPHONE

Derwent Class: T01; T04; T05

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

16/5/50 (Item 43 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013978746 \*\*Image available\*\*

WPI Acc No: 2001-462960/200150

**Payment system and payment processing method for internet electronic commerce**

Patent Assignee: COMSYS ENG CO LTD (COMS-N)

Inventor: JUN J S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001007677	A	20010205	KR 200016854	A	20000331	200150 B

Priority Applications (No Type Date): KR 200016854 A 20000331

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes  
KR 2001007677 A 1 G06F-017/60

Abstract (Basic): KR 2001007677 A

NOVELTY - A payment system of the internet electronic commerce is provided to improve a **credit card** user's safety, to reduce the circulation of cash, and to allow quick payments by approving **credit card** payments, allowing electronic currency payments, and transferring a payment amount from a user's bank account to a retailer's account if a sufficient account balance exists in the user's bank account.

DETAILED DESCRIPTION - A user connects to an **internet** electronic shopping mall, chooses a product, and selects a desired payment method through a **card reader** which is installed on a PC(S10). The **card reader** transmits the transaction information, which includes the card and the product purchase informations, to the electronic shopping mall and then to an agency system(S11). The agency system records the transaction information and classifies the card as a **credit card**, a **debit card**, or an electronic currency IC card(S12approximatelyS14). If the card is a **debit card**, the agency system creates the card information, the card transaction information, and the account transfer information and transmits them to a bank's operation processing system. The bank's operation processing system determines that the bank account balance is sufficient for the payment and the account transfer for the requested amount is processed(S14approximatelyS16). The agency system transmits the card payment information to the electronic shopping mall and the shopping mall sends completion information to the PC(S24).

pp; 1 DwgNo 1/10

Title Terms: PAY; SYSTEM; PAY; PROCESS; METHOD; ELECTRONIC

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

16/5/51 (Item 44 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013904170 \*\*Image available\*\*

WPI Acc No: 2001-388383/200141

XRPX Acc No: N01-285516

**Demand deposit account data processing system for point-of-sales system, identifies data source and communicates with network and non-network bank databases to settle transaction on-line and off-line respectively**

Patent Assignee: INT CHECK SERVICES (ITCH-N)

Inventor: LOWERY M P

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6189785	B1	20010220	US 9859773	A	19980414	200141 B

Priority Applications (No Type Date): US 9859773 A 19980414

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 6189785 B1 16 G06F-017/60

Abstract (Basic): US 6189785 B1

NOVELTY - The central computer system (109) identifies data source and communicates with network bank database to settle transaction on-line, when demand deposit account data is received for network bank database and communicates with non-network bank database to settle



transaction off-line, when demand deposit account data is received from non-network bank database.

DETAILED DESCRIPTION - A communication unit is integrated with central computer (109) for receiving demand deposit account data from **sales** terminal and communicating with **network** and non-network databases. The demand deposit account data has data source which is selected from network and non- **network** bank databases, and the **sales** terminal point is adapted to receive demand deposit account data to initiate a transaction. The communication unit is integrated with sales terminal (112) for electronically communicating with central computer, and the data storage unit is integrated with the central computer system for storing demand deposit account data. An INDEPENDENT CLAIM is also included for point-of-sales demand deposit account settlement process.

USE - For point-of-sales system with check **readers** , terminals for **magnetic cards** such as credit cards and automatic teller machine (ATM) debit cards.

ADVANTAGE - Databases such as financial institution conversion table database, positive and negative databases, velocity database, closed account database and exception database are included so that temporal risk associated with traditional check is reduced. The central computer system has database software to detect and repair errors in demand deposit account data before the data is submitted to data source.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of demand deposit account data processing system illustrating point of sale and authorization processes.

Central computer system (109)

Sales terminal (112)

pp; 16 DwgNo 2a/2

Title Terms: DEMAND; DEPOSIT; ACCOUNT; DATA; PROCESS; SYSTEM; POINT; SALE; SYSTEM; IDENTIFY; DATA; SOURCE; COMMUNICATE; NETWORK; NON; NETWORK; BANK; SETTLE; TRANSACTION; LINE; LINE; RESPECTIVE

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

16/5/52 (Item 45 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013891875 \*\*Image available\*\*

WPI Acc No: 2001-376088/200140

XRPX Acc No: N01-275151

**Electronic network on line sales system has smart card access for secured transactions**

Patent Assignee: INT BUSINESS MACHINES CORP (IBMC )

Inventor: HENN H; SCHAECK T; WEBER R

Number of Countries: 025 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
DE 19938695	A1	20010215	DE 1038695	A	19990814	200140 B
EP 1079347	A2	20010228	EP 2000114891	A	20000712	200140

Priority Applications (No Type Date): DE 1038695 A 19990814

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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DE 19938695	A1		13	G07F-019/00	
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EP 1079347	A2 E			G07F-019/00	
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Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT

LI LT LU LV MC MK NL PT RO SE SI  
Abstract (Basic): DE 19938695 A1

NOVELTY - The electronic banking system has a bank terminal (B), a trader terminal (H) and a customer terminal (K). The trader terminal has a processor (DV) with a coupled **card reader** (KLH). And a security system based upon a **smart card** (CKH). The processor runs an account user program (ZAP). The customer accesses the system using his security **smart card** (CKK) which is processed by the user terminal.

USE - **On line shopping**

ADVANTAGE - Secured transactions

DESCRIPTION OF DRAWING(S) - Block diagram

Bank terminal (B)

Trader terminal (H)

Customer terminal (K)

**Smart cards** (CKK, CKH)

pp; 13 DwgNo 1A/6

Title Terms: ELECTRONIC; NETWORK; LINE; SALE; SYSTEM; SMART; CARD; ACCESS; SECURE; TRANSACTION

Derwent Class: T01; T05

International Patent Class (Main): G07F-019/00

International Patent Class (Additional): **G06F-017/60** ; G07F-007/08; G07F-007/10

File Segment: EPI

**16/5/53 (Item 46 from file: 350)**

DIALOG(R) File 350: Derwent WPIX

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013609694 **\*\*Image available\*\***

WPI Acc No: 2001-093902/200111

XRPX Acc No: N01-071248

Charge **card system enabling registration and usage of an arbitrary charge card or credit card in the system by decoding the card number in a computer with a customer database**

Patent Assignee: KUMAYAMA AB (KUMA-N); KUMAYAMA CONSULTING & PHARMA AB (KUMA-N)

Inventor: BJOERNBERG A

Number of Countries: 025 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1065640	A2	20010103	EP 2000850119	A	20000628	200111 B
SE 9902464	A	20001229	SE 992464	A	19990628	200111
SE 514772	C2	20010423	SE 992464	A	19990628	200131

Priority Applications (No Type Date): SE 992464 A 19990628

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 1065640	A2	E	8	G07F-019/00	

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT

LI LT LU LV MC MK NL PT RO SE SI

SE 9902464 A G06F-017/60

SE 514772 C2 G06F-017/60

Abstract (Basic): EP 1065640 A2

NOVELTY - A computer (5) is programmed to store an electronic representation of the card number (2) of a card (3) in the database at an initial registration of the card to the system and the card number may be entered via a **card reader** (1) at a console (4) or manually using keys on the console. All points of **sale** have **on - line** access

to the database, which operates a verification system for determining the validity of a proposed transaction.

DETAILED DESCRIPTION - AN INDEPENDENT CLAIM is included for a method of registering a **charge card** and/or **credit card** with an identification number.

USE - Registration and usage of an arbitrary charge or **credit card**.

ADVANTAGE - Allowing replacement of a number of cards with one card.

DESCRIPTION OF DRAWING(S) - The drawing is a block diagram of the system according to the invention

Computer (5)

Card number (2)

Card (3)

**Card reader** (1)

Console (4)

pp; 8 DwgNo 1/3

Title Terms: CHARGE; CARD; SYSTEM; ENABLE; REGISTER; ARBITRARY; CHARGE; CARD; CREDIT; CARD; SYSTEM; DECODE; CARD; NUMBER; COMPUTER; CUSTOMER; DATABASE

Derwent Class: T01; T04; T05

International Patent Class (Main): **G06F-017/60** ; G07F-019/00

International Patent Class (Additional): G07F-007/10

File Segment: EPI

**16/5/54 (Item 47 from file: 350)**

DIALOG(R) File 350:Derwent WPIX

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013429882 \*\*Image available\*\*

WPI Acc No: 2000-601825/200057

XPX Acc No: N00-445356

**Integrated point of sales and Internet multi-applications system includes computing devices and POS terminal which interact with smart cards to read or write into cards**

Patent Assignee: CHIP APPL TECHNOLOGIES LTD (CHIP-N)

Inventor: GARTON B; MAC SMITH D; WESCOMBE J; MACSMITH D

Number of Countries: 091 Number of Patents: 006

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200051074	A1	20000831	WO 2000AU121	A	20000222	200057 B
AU 200027846	A	20000914	AU 200027846	A	20000222	200063
EP 1163633	A1	20011219	EP 2000906058	A	20000222	200206
			WO 2000AU121	A	20000222	
AU 746867	B	20020502	AU 200027846	A	20000222	200238
NZ 513678	A	20021025	NZ 513678	A	20000222	200274
			WO 2000AU121	A	20000222	
JP 2002538531	W	20021112	JP 2000601604	A	20000222	200275
			WO 2000AU121	A	20000222	

Priority Applications (No Type Date): AU 998801 A 19990222

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200051074 A1 E 36 G06K-019/07

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200027846 A G06K-019/07 Based on patent WO 200051074  
 EP 1163633 A1 E G06K-019/07 Based on patent WO 200051074  
 Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT  
 LI LT LU LV MC MK NL PT RO SE SI  
 AU 746867 B G06K-019/07 Previous Publ. patent AU 200027846  
 Based on patent WO 200051074  
 NZ 513678 A G06K-019/07 Based on patent WO 200051074  
 JP 2002538531 W 33 G06F-017/60 Based on patent WO 200051074

Abstract (Basic): WO 200051074 A1

NOVELTY - POS terminal and computing devices e.g. PCs, mobiles phones, electronic information kiosks interfacing to Internet communicate with a host. The POS terminals and computing devices are adapted to interact with **smart cards** and to **read** from or write to the cards.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for data manipulating method.

USE - Integrated point of **sales** and **Internet** multi-applications system for manipulating data in **smart cards**.

ADVANTAGE - Enables consumer to trade seamlessly with a business using POS terminal or Internet. Enables business establishments to handle POS and Internet transaction with integrated system of management.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the components for implementing the transaction.

pp; 36 DwgNo 6/6

Title Terms: INTEGRATE; POINT; SALE; MULTI; APPLY; SYSTEM; COMPUTATION; DEVICE; POS; TERMINAL; INTERACT; SMART; CARD; READ; WRITING; CARD

Derwent Class: T01; T04; T05

International Patent Class (Main): **G06F-017/60** ; G06K-019/07

International Patent Class (Additional): G06K-017/00; G07G-001/12;

H04Q-007/38

File Segment: EPI

**16/5/55 (Item 48 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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013392481 \*\*Image available\*\*

WPI Acc No: 2000-564419/200052

XRPX Acc No: N00-416829

**Point-of-sales system for automatic control of credit or debit card system in bank, has network controller to process sales transaction and vending operation based on card type and hot list status indication**

Patent Assignee: COMMSTAR INC (COMM-N)

Inventor: SEVERSON V; ZIMMERMAN F

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6092057	A	20000718	US 9633477	A	19961219	200052 B
			US 97989747	A	19971212	

Priority Applications (No Type Date): US 9633477 P 19961219; US 97989747 A 19971212

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 6092057	A	9	G06F-017/60	Provisional application US 9633477

Abstract (Basic): US 6092057 A

NOVELTY - A **card reader** (15) including hot list (157) reads data from a card to determine the type of card used, and produces hot list status indication. A **network** controller processes **sales** transaction and vending operation based on data of **card reader** and hot list status indication. The hot list comprises of new and old entries and the new entries are designated as old entries after a predefined time.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included of processing sales transaction and vending operation.

USE - For automatic control of credit or **debit card** systems, in banks, for processing sales transaction and vending operation using cards such as local proprietary customer card, financial institution card, travel card and entertainment card.

ADVANTAGE - By provision of point-of-sales (POS) device, the importance of human clerk is avoided, thereby enabling cost and labor saving. Since the transaction rejection is tracked from host card processor reliably, the repeated use of rejected card is avoided, thereby reducing cost due to frequent dialing of host computer, and less risk in batch processing.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of POS device.

**Card reader** (15)

Hot list (157)

pp; 9 DwgNo 2/2

Title Terms: POINT; SALE; SYSTEM; AUTOMATIC; CONTROL; CREDIT; DEBIT; CARD; SYSTEM; BANK; NETWORK; CONTROL; PROCESS; SALE; TRANSACTION; VENDING; OPERATE; BASED; CARD; TYPE; HOT; LIST; STATUS; INDICATE

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

16/5/56 (Item 49 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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012832495 \*\*Image available\*\*

WPI Acc No: 2000-004327/200001

XRPX Acc No: N00-003773

**Satellite digital communication based goods sale system in stores, etc**  
- transmits application information pertaining to input communication sale information, card firm and intrinsic ID information, to communication sale order reception system

Patent Assignee: NIPPON SHINPAN KK (NISH-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 11282924	A	19991015	JP 9899959	A	19980330	200001 B

Priority Applications (No Type Date): JP 9899959 A 19980330

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 11282924	A	17	G06F-017/60	

Abstract (Basic): JP 11282924 A

NOVELTY - The communication with the communication **sale order** reception system, is established based on the preset connection information. Then, the application information pertaining to input communication **sale** information, card firm ID information and intrinsic ID information stored in credit card, are transmitted to the

**sale order** reception system. DETAILED DESCRIPTION - The key information for data reception, card firm and intrinsic identification information stored in the **credit card**, are **read**. Then, application information pertaining to the input communication **sale** information, are set up based on the received specific broadcast program.

USE - For satellite digital communication based **sale** of catalog, magazine, general **television** broadcasting program, and also for **selling** goods based on credit cards in stores.

ADVANTAGE - Enables small retail store to expand **selling** area by providing the exclusive channel for communication **sale**. DESCRIPTION OF DRAWING(S) - The figure shows entire satellite digital communication **sale** system.

Dwg.1/7

Title Terms: SATELLITE; DIGITAL; COMMUNICATE; BASED; GOODS; **SALE** ; SYSTEM; STORAGE; TRANSMIT; APPLY; INFORMATION; PERTAIN; INPUT; COMMUNICATE; **SALE** ; INFORMATION; CARD; FIRM; INTRINSIC; ID; INFORMATION; COMMUNICATE; **SALE** ; **ORDER** ; RECEPTION; SYSTEM

Derwent Class: T01; W02

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): G06F-019/00; H04H-001/00

File Segment: EPI

**16/5/57 (Item 50 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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012795128

WPI Acc No: 1999-601358/199951

XRPX Acc No: N99-443334

**Integrated keyboard for point of sales system**

Patent Assignee: LOGIC CONTROLS INC (LOGI-N)

Inventor: LUM J

Number of Countries: 087 Number of Patents: 006

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9950783	A1	19991007	WO 99US7151	A	19990331	199951 B
AU 9934607	A	19991018	AU 9934607	A	19990331	200010
US 6312175	B1	20011106	US 9880084	P	19980331	200170
			US 9883844	P	19980501	
			US 9887457	P	19980601	
			US 98105157	P	19981021	
			US 99282286	A	19990331	
TW 457446	A	20011001	TW 99108938	A	19990810	200243
TW 464823	A	20011121	TW 98117511	A	19990120	200248
TW 462006	A	20011101	TW 99105110	A	19990628	200248

Priority Applications (No Type Date): US 98105157 P 19981021; US 9880084 P 19980331; US 9883844 P 19980501; US 9887457 P 19980601; US 99282286 A 19990331

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9950783 A1 E 23 G06K-007/10

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW

AU 9934607	A	G06K-007/10	Based on patent WO 9950783
US 6312175	B1	B41J-005/10	Provisional application US 9880084
			Provisional application US 9883844
			Provisional application US 9887457
			Provisional application US 98105157
TW 457446	A	G06F-003/023	
TW 464823	A	G06F-003/00	
TW 462006	A	G06F-017/00	

Abstract (Basic): WO 9950783 A1

NOVELTY - The keyboard has a standard housing having same external dimensions as that of QWERTY or POS computer keyboard to integrally mount keyboard keys and circuits, an optical scanner, a **magnetic card reader**, a **smart card reader** and a touch pad are interfaced with the computer by a wedge circuit.

DETAILED DESCRIPTION - The optical scanners are selected as CCD, laser, OCR or LED wand scanners. The laser scanners may be linear one dimensional laser scanner, 2D rastering laser scanner or omnidirectional laser scanner. The scanner is mounted by a pivotable mounting having a gimbal, and thereby the scanner is rotated and positioned in vertical and horizontal axes.

USE - For point of **sales** (POS) system in daisy chain **network** configuration.

ADVANTAGE - The integration of scanner, **card readers** and touch pad in a standard keyboard housing reduces external connections and system size, and thereby cost is reduced. The integrated keyboard also increases system reliability. The pivotable mounting of a scanner in top or side of the keyboard facilitates a user to position a scanning beam conveniently. The integrated components are connected to the computer by wedge circuit and thereby bus connection is eliminated. The keyboard wedge circuit converts input from peripheral devices to standard keyboard data format and thereby eliminates the need of multiple interface cards for computer. The wedge circuit also supports bidirectional communication with a computer and thereby generation of keyboard error interruption is avoided even when keyboard input peripheral devices are not installed.

pp; 23 DwgNo 0/7

Title Terms: INTEGRATE; KEYBOARD; POINT; SALE; SYSTEM

Derwent Class: P75; T01; T04; T05

International Patent Class (Main): B41J-005/10; G06F-003/00; G06F-003/023; G06F-017/00; G06K-007/10

International Patent Class (Additional): **G06F-017/60**

File Segment: EPI; EngPI

**16/5/58 (Item 51 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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012178301 \*\*Image available\*\*

WPI Acc No: 1998-595212/199850

Related WPI Acc No: 2000-655250

XRPX Acc No: N98-463118

**Network payment system e.g. for transacting sale of merchandise over internet - loads and uses smart card for payment of goods and services purchased on - line with client module controlling interaction with consumer and interfaces to card reader which accepts users smart card , allowing loading and debiting of card**

Patent Assignee: VISA INT SERVICE ASSOC (VISA-N)

Inventor: BERG M J; CONKLIN F S; CUTINO S C; DAVIS V M; PRINGLE S J

Number of Countries: 083 Number of Patents: 006

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9849658	A1	19981105	WO 98US8806	A	19980430	199850 B
AU 9872726	A	19981124	AU 9872726	A	19980430	199914
EP 1003139	A2	20000524	EP 2000200558	A	19980430	200030
EP 1023705	A1	20000802	EP 98920079	A	19980430	200038
			WO 98US8806	A	19980430	
			EP 2000200558	A	19980430	
US 6282522	B1	20010828	US 9745883	A	19970430	200151
			US 97951614	A	19971016	
AU 754072	B	20021107	AU 9872726	A	19980430	200302

Priority Applications (No Type Date): US 97951614 A 19971016; US 9745883 P 19970430

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9849658	A1	E	86	G07F-019/00	
					Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW
					Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW
AU 9872726	A				Based on patent WO 9849658
EP 1003139	A2	E		G07F-019/00	
					Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI
EP 1023705	A1	E		G07F-019/00	Related to application EP 2000200558 Related to patent EP 1003139 Based on patent WO 9849658
					Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE
US 6282522	B1			G06F-017/60	Provisional application US 9745883
AU 754072	B			G07F-019/00	Previous Publ. patent AU 9872726 Based on patent WO 9849658

Abstract (Basic): WO 9849658 A

The system comprises a router which routes communication between entities attached to a network. A merchant server is in communication with the network, the merchant server has an item of merchandise for sale. A client terminal is in communication with the network, the client terminal includes a **card reader** which communicates with the stored-value card, an output device reviews the item for sale, and an input initiates a purchase transaction to purchase the item for sale.

A payment server is in communication with the network, the payment server includes an interface which communicates with a security card and is arranged to receive a purchase message including an indication of the purchase transaction and to transmit a confirmation message to the merchant server over the network, so the merchant server is authorised to release the item of merchandise to a user associated with the stored-value card. The network is an internet and the merchant server includes a merchant **web** site advertising the item for **sale** over the **internet**. Each client terminal, the merchant server and the payment server are at a separate location and communicate over the network.

ADVANTAGE - Minimises transaction traffic on internet and minimises amount of time that security card is tied up with one transaction.

Dwg.16/19

Title Terms: NETWORK; PAY; SYSTEM; SALE; MERCHANDISE; LOAD; SMART; CARD; PAY; GOODS; SERVICE; PURCHASE; ON-LINE; CLIENT; MODULE; CONTROL; INTERACT



; CONSUME; INTERFACE; CARD; READ; ACCEPT; USER; SMART; CARD; ALLOW; LOAD;  
CARD  
Derwent Class: T01; T05; W01  
International Patent Class (Main): G06F-017/60 ; G07F-019/00  
International Patent Class (Additional): G07F-007/08; G07F-007/10  
File Segment: EPI

16/5/59 (Item 52 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
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011885465 \*\*Image available\*\*  
WPI Acc No: 1998-302375/199827  
XRPX Acc No: N98-236951

Shopping surface system using local area broadcasting principle - has  
image pick-up unit which manages local area broadcast and transmits image  
information on shopping to management side apparatus

Patent Assignee: NIPPON DENKI IDO TSUSHIN KK (NIDE )

Number of Countries: 001 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 10105609	A	19980424	JP 96256922	A	19960927	199827 B
JP 3220022	B2	20011022	JP 96256922	A	19960927	200169

Priority Applications (No Type Date): JP 96256922 A 19960927

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 10105609	A		6	G06F-017/60	
JP 3220022	B2		6	G06F-017/60	Previous Publ. patent JP 10105609

Abstract (Basic): JP 10105609 A

The system includes a terminal side apparatus (2) and a management side apparatus (1). The terminal side apparatus includes an input device (22), TV image receiver (24) and a card reader (23). The TV receiver projects the shopping information on terminal side apparatus. The input device inputs the order data based on displayed shopping information. The card reader inputs the details regarding the credit card .

The shopping information from the terminal side apparatus is transmitted to the management side apparatus by the image pick-up unit (12), which manages local area broadcast at local area circuit (B). The processing and control of shopping information is done by image processor (13). A data processor (11) manages the order data for shopping. The shopping information obtained is stored in a memory (14) provided in management side apparatus.

ADVANTAGE - Does image processing independently. Obtains independent goods information. Provides clear still picture image.

Dwg.1/2

Title Terms: SHOPPING; SURFACE; SYSTEM; LOCAL; AREA; BROADCAST; PRINCIPLE;  
IMAGE; PICK; UP; UNIT; MANAGE; LOCAL; AREA; BROADCAST; TRANSMIT; IMAGE;  
INFORMATION; SHOPPING; MANAGEMENT; SIDE; APPARATUS

Derwent Class: T01; T05; W02

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G07G-001/12; H04N-007/16

File Segment: EPI

16/5/60 (Item 53 from file: 350)  
DIALOG(R) File 350:Derwent WPIX

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011860106 \*\*Image available\*\*

WPI Acc No: 1998-277016/199825

XRPX Acc No: N98-217925

**Card checking system for credit card utilising terminals - in which card centre receives customer data from card terminal and sent back corresponding credit limit check data and sales data through ISDN network as digital information**

Patent Assignee: NIPPON TELEGRAPH & TELEPHONE CORP (NITE )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 10091682	A	19980410	JP 96240859	A	19960911	199825 B

Priority Applications (No Type Date): JP 96240859 A 19960911

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 10091682	A	13	G06F-017/60	

Abstract (Basic): JP 10091682 A

The system is provided for a card terminal (100) that **reads** customer data from **credit card** of customer. The **read** customer data is output to a card centre (200) through ISDN communication network. The card centre receives the customer data and sends back credit limit check data and sales data back to the card terminal through the ISDN network as digital information.

ADVANTAGE - Improves response time. Improves service performance.

Dwg.1/12

Title Terms: CARD; CHECK; SYSTEM; CREDIT; CARD; UTILISE; TERMINAL; CARD; CENTRE; RECEIVE; CUSTOMER; DATA; CARD; TERMINAL; SEND; BACK; CORRESPOND; CREDIT; LIMIT; CHECK; DATA; SALE; DATA; THROUGH; ISDN; NETWORK; DIGITAL; INFORMATION

Derwent Class: T01; T05; W01

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): G06K-017/00; H04M-011/00

File Segment: EPI

**16/5/61 (Item 54 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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011618044 \*\*Image available\*\*

WPI Acc No: 1998-035172/199804

XRPX Acc No: N98-028240

**Electronic purse system for paying in vending machine, cable television - updates electronic money information in IC card depending on charge for transaction on basis of information for giving transaction conditions when decision is approved**

Patent Assignee: HITACHI LTD (HITA ); HITACHI VIDEO & INFORMATION SYST (HITA-N); HITACHI GAZO JOHO SYSTEM KK (HITA-N); HITACHI GOZO JOHO SYSTEM KK (HITA-N); AIZAWA I (AIZA-I); INOUE M (INOUE-I); ITOH S (ITOH-I); MATSUMOTO K (MATS-I); TAKAMI Y (TAKA-I)

Inventor: AIZAWA I; INOUE M; ITOH S; MATSUMOTO K; TAKAMI Y

Number of Countries: 024 Number of Patents: 009

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 813173	A2	19971217	EP 97304124	A	19970612	199804 B
AU 9724872	A	19971218	AU 9724872	A	19970613	199808

JP 10003568	A	19980106	JP 96153673	A	19960614	199811
NZ 328054	A	19980527	NZ 328054	A	19970610	199827
AU 694694	B	19980723	AU 9724872	A	19970613	199841
KR 98004203	A	19980330	KR 9724784	A	19970614	199903
US 6345263	B1	20020205	US 97872555	A	19970610	200211
US 20020029380	A1	20020307	US 97872555	A	19970610	200221
			US 2001984459	A	20011030	
CN 1182918	A	19980527	CN 97115503	A	19970614	200242

Priority Applications (No Type Date): JP 96153673 A 19960614

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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EP 813173	A2	E	18	G07F-007/08	
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Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI LU  
MC NL PT SE

AU 9724872	A			G06F-017/60	
JP 10003568	A		15	G07F-007/08	
NZ 328054	A			G07G-001/12	
AU 694694	B			G06F-017/60	Previous Publ. patent AU 9724872
KR 98004203	A			G07G-001/12	
US 6345263	B1			G06F-017/60	
US 20020029380	A1			H04N-007/16	Cont of application US 97872555
CN 1182918	A			G06F-017/60	

Abstract (Basic): EP 813173 A

The system includes an IC card for storing electronic money information and information for giving transaction conditions using electronic money. IC **card read** /write device reads and writes information stored in the IC card. An input device inputs transaction information using electronic money. Standard information are stored for judging approval or disapproval of transaction desired by an owner of the IC card. Approval or disapproval of transaction inputted is decided by the input device on the basis of the information for giving transaction conditions which is read by the IC **card read** /write device and the standard information stored in the storage device. Electronic money information in the IC card is updated depending on the charge for the transaction on the basis of the information for giving transaction conditions when the decision by the deciding device is approval. An encryption key signal for decrypting encrypted data, and age information.

ADVANTAGE - Automatically prevents **selling** to minor certain item and disqualified transaction using discriminating age information.

Dwg.1/9

Title Terms: ELECTRONIC; PURSE; SYSTEM; PAY; VENDING; MACHINE; CABLE;  
**TELEVISION** ; UPDATE; ELECTRONIC; MONEY; INFORMATION; IC; CARD; DEPEND;  
CHARGE; TRANSACTION; BASIS; INFORMATION; TRANSACTION; CONDITION; DECIDE;  
APPROVE

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60** ; G07F-007/08; G07G-001/12;  
H04N-007/16

International Patent Class (Additional): G06F-157/00; G06K-019/07;  
G07F-007/12; G07F-019/00

File Segment: EPI

**16/5/62 (Item 55 from file: 350)**

DIALOG(R) File 350:Derwent WPIX

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011518341 \*\*Image available\*\*

WPI Acc No: 1997-494827/199746

XRPX Acc No: N97-411991

**Personal multimedia electronic terminal equipment used in settlement of accounts in TV shopping through e.g. Internet , mobile radio network - includes modem, IC card reader , printer, display, keyboard, telephone, controller, and external equipment interface which are all incorporated into one equipment**

Patent Assignee: YOSHIDA M (YOSH-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 9231285	A	19970905	JP 9673305	A	19960222	199746 B

Priority Applications (No Type Date): JP 9673305 A 19960222

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 9231285	A	6	G06F-017/60	

Abstract (Basic): JP 9231285 A

The equipment (22) can be connected to internet (20), a mobile wireless network, or a personal handheld system through a communication interface. The equipment has a modem (23), an IC **card reader** (25), a printer (26), a display (27), a keyboard (28), a telephone (21), a controller (24), and an external equipment interface (29).

ADVANTAGE - Performs high speed settlement of accounts process.

Simplifies settlement of accounts operation.

Dwg.2/7

Title Terms: PERSON; ELECTRONIC; TERMINAL; EQUIPMENT; SETTLE; ACCOUNT; **TELEVISION** ; SHOPPING; THROUGH; MOBILE; RADIO; NETWORK; MODEM; IC; CARD; READ; PRINT; DISPLAY; KEYBOARD; TELEPHONE; CONTROL; EXTERNAL; EQUIPMENT; INTERFACE; INCORPORATE; ONE; EQUIPMENT

Index Terms/Additional Words: PHS

Derwent Class: P85; T01; T05; W01; W02

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): G06F-013/00; G06F-019/00;

G06K-017/00; G07F-019/00; G09C-001/00; H04L-009/32; H04M-011/00;

H04N-001/00; H04Q-007/38

File Segment: EPI; EngPI

**16/5/63 (Item 56 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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011320471 \*\*Image available\*\*

WPI Acc No: 1997-298375/199727

XRPX Acc No: N97-246540

**Telecommunications terminal especially for conducting commercial transactions - has terminal which is based around personal computer and has handset through which user can communicate by speech communication with remote station and by transmitting encrypted data which is read from card**

Patent Assignee: FIRECREST GROUP PLC (FIRE-N)

Inventor: CASH K; RICHARDS G; TROWSDALE G

Number of Countries: 065 Number of Patents: 007

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9719519	A2	19970529	WO 96GB8	A	19960104	199727 B
GB 2309615	A	19970730	GB 9523987	A	19951123	199733
AU 9643125	A	19970611	AU 9643125	A	19960104	199740
WO 9719519	A3	19970626	WO 96GB8	A	19960104	199740

GB 2309615	B	19980107	GB 9523987	A	19951123	199804
EP 875047	A2	19981104	EP 96900034	A	19960104	199848
			WO 96GB8	A	19960104	
JP 2000500939	W	20000125	WO 96GB8	A	19960104	200016
			JP 97519463	A	19960104	

Priority Applications (No Type Date): GB 9523987 A 19951123

Cited Patents: 2.Jnl.Ref; GB 2239765; GB 2269297; WO 9109370; WO 9323809;

No-SR.Pub

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 9719519	A2	E	17	H04B-000/00	
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Designated States (National): AM AT AU BB BG BR BY CA CH CN CZ DE DK EE  
ES FI GB GE HU IS JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW MX NO NZ  
PL PT RO RU SD SE SI SK TJ TT UA US UZ VN

Designated States (Regional): AT BE CH DE DK EA ES FR GB GR IE IT KE LS  
LU MC MW NL OA PT SD SE SZ UG

JP 2000500939	W	20	H04M-001/68	Based on patent WO 9719519
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GB 2309615	A	19	H04M-001/00	
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AU 9643125	A		H04B-001/00	Based on patent WO 9719519
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EP 875047	A2	E	G07F-007/10	Based on patent WO 9719519
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Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LI LT LU  
LV MC NL PT SE SI

WO 9719519	A3		H04B-000/00	
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GB 2309615	B		H04M-001/00	
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Abstract (Basic): WO 9719519 A

The telecommunications terminal includes a microphone (5), a loudspeaker (7) and an input (9) which accepts data from a portable data carrier. An encryption device then acts on the data. A transceiver (1) is configured for communication via the Internet (RTM) and a processor applies digital audio signals which are derived from the microphone output, to the transceiver.

The processor also applies the encrypted data signals to the transceiver and analogue audio signals to the loudspeaker, depending on the signals received by the transceiver. Preferably a data input device is used to read a magnetic stripe on a card or to receive data from a **smart card**. A personal computer preferably acts as the transceiver and the processor.

USE/ADVANTAGE - E.g. for conducting everyday transactions over **Internet** (RTM). For use by **shops** for obtaining authorisation for transactions from **credit card** companies. Does not require users to have high degree of 'computer literacy'.

Dwg.1/6

Title Terms: TELECOMMUNICATION; TERMINAL; CONDUCTING; COMMERCIAL;  
TRANSACTION; TERMINAL; BASED; PERSON; COMPUTER; HANDSET; THROUGH; USER;  
CAN; COMMUNICATE; SPEECH; COMMUNICATE; REMOTE; STATION; TRANSMIT;  
ENCRYPTION; DATA; READ; CARD

Derwent Class: P85; T01; W01; W04

International Patent Class (Main): G07F-007/10; H04B-000/00; H04B-001/00;  
H04M-001/00; H04M-001/68

International Patent Class (Additional): **G06F-017/60** ; G09C-001/00;

H04L-009/32; H04L-012/58; H04L-029/06; H04M-003/00; H04M-011/00;

H04M-015/00; H04Q-007/38

File Segment: EPI; EngPI